

PATENT

Docket No. 3939-4000  
Express Mail Label No. EJ604719690US

**IN THE UNITED STATES OF AMERICA PATENT AND TRADEMARK OFFICE**

Applicant(s) : David H. Walker Group Art Unit: TBA

Serial No : TBA Examiner: TBA

Filed : October 19, 2000

For : APPARATUS, SYSTEM, AND METHOD FOR AN  
ELECTRONIC PAYMENT SYSTEM

**UTILITY APPLICATION AND APPLICATION FEE TRANSMITTAL (1.53(b))**

COMMISSIONER FOR PATENTS  
Box Patent Application  
Washington, D.C. 20231

Sir:

Transmitted herewith for filing is the patent application of

Named Inventor(s) and  
Address(es):

David H. Walker, 3455 Peachtree Rd. NE, 5th Floor, Atlanta, Georgia 30326

For: APPARATUS, SYSTEM, AND METHOD FOR AN ELECTRONIC PAYMENT  
SYSTEM

Enclosed are:

[X] 112 page(s) of specification, 1 page(s) of Abstract, 45 page(s) of claims, 1 page(s) of title page

[ X ] 23 sheets of drawing [ X ] formal [ ] informal

[ X ] 6 page(s) of Declaration and Power of Attorney

[ ] Unsigned

[ X ] Newly Executed

[ ] Copy from prior application

[ ] Deletion of inventors including Signed Statement under 37 C.F.R. § 1.63(d)(2)

[ ] Incorporation by Reference: The entire disclosure of the prior application, from which a copy of the combined declaration and power of attorney is supplied herein, is considered as being part of the disclosure of the accompanying application and is incorporated herein by reference.

[ ] Microfiche Computer Program (Appendix)

- ☐ \_\_\_\_\_ page(s) of Sequence Listing
- ☐ computer readable disk containing Sequence Listing
- ☐ Statement under 37 C.F.R. § 1.821(f) that computer and paper copies of the Sequence Listing are the same
- ☐ Claim for Priority
- ☐ Certified copy of Priority Document(s)
- ☐ English translation documents
- ☐ Information Disclosure Statement
- ☐ Copy of \_\_\_\_\_ cited references
- ☐ Copy of PTO-1449 filed in parent application serial No. \_\_\_\_\_.
- ☐ Preliminary Amendment
- ☒ Return receipt postcard (MPEP 503)
- ☐ Assignment Papers (assignment cover sheet and assignment documents)
- ☐ A check in the amount of \$40.00 for recording the Assignment.
- ☐ Assignment papers filed in parent application Serial No. \_\_\_\_\_.
- ☐ Certification of chain of title pursuant to 37 C.F.R. § 3.73(b).
- ☐ This is a ☐ continuation ☐ divisional ☐ continuation-in-part (C-I-P) of prior application serial no. \_\_\_\_\_.
- ☐ Cancel in this application original claims \_\_\_\_\_ of the parent application before calculating the filing fee. (At least one original independent claim must be retained for filing purposes.)
- ☐ A preliminary Amendment is enclosed. (Claims added by this Amendment have been properly numbered consecutively beginning with the number following the highest numbered original claim in the prior application.
- ☐ The status of the parent application is as follows:
- ☐ A Petition For Extension of Time and a Fee therefor has been or is being filed in the parent application to extend the term for action in the parent application until \_\_\_\_\_.
- ☐ A copy of the Petition for Extension of Time in the co-pending parent application is attached.
- ☐ No Petition For Extension of Time and Fee therefor are necessary in the co-pending parent application.
- ☐ Please abandon the parent application at a time while the parent application is pending or at a time when the petition for extension of time in that application is granted and while this application is pending has been granted a filing date, so as to make this application co-pending.

☐ Transfer the drawing(s) from the patent application to this application.

☐ Amend the specification by inserting before the first line the sentence:  
This is a ☐ continuation ☐ divisional ☐ continuation-in-part of co-pending application Serial No. \_\_\_\_\_  
\_\_\_\_\_ filed \_\_\_\_\_.

I. CALCULATION OF APPLICATION FEE (For Other Than A Small Entity)

	Number Filed		Number Extra	Rate	Basic Fee
Total Claims	268	-20=	248	x\$18.00	\$4,464
Independent Claims	68	- 3=	65	x\$80.00	\$5,200
Multiple Dependent Claims					
	<input type="checkbox"/> yes		Additional Fee =	\$270.00	\$0
	<input checked="" type="checkbox"/> no		Add'l Fee =	NONE	

Total: \$ 10,374.00

- ☒ A statement claiming small entity status is attached or has been filed in the above-identified parent application and its benefit under 37 C.F.R. § 1.28(a) is hereby claimed. Reduced fees under 37 C.F.R. § 1.9(F) (50% of total) paid herewith \$ 5,187.00.
- ☒ A check in the amount of \$ 5,187.00 in payment of the application filing fees is attached.
- ☐ Charge Fee(s) to Deposit Account No. 13-4500. Order No. \_\_\_\_\_. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- ☒ The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for filing this application, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3939-4000. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

MORGAN & FINNEGAN, L.L.P.

Dated: October 19, 2000

By: \_\_\_\_\_



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PATENT

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**EXPRESS MAIL CERTIFICATE**

Express Mail Label No. EJ604719690US  
Date of Deposit October 19, 2000

I hereby certify that the following attached paper(s) and/or fee:

1. Utility Application and Fee Transmittal (1.53(b)) totaling 3 pages (in duplicate)
2. Utility Patent Application totaling 182 pages, including:
  - 2.1. 1 title page, and
  - 2.2. 112 pages of specification,
  - 2.3. 45 pages of claims (claims 1-268),
  - 2.4. 1 page of abstract,
  - 2.5. 23 sheets of formal drawings (Figures 1-23);
3. Statement (Declaration) Claiming Small Entity Status 37 CFR §1.97(f) and §1.27(b) – Independent Inventor totaling 2 pages;
4. Combined Declaration and Power of Attorney for Original, Design, National Stage of PCT, Supplemental Divisional, Continuation or Continuation In-Part Application totaling 6 pages;
5. Information Disclosure Citation totaling 1 page;
6. Information Disclosure Statement totaling 3 pages (in duplicate);
7. Check for \$5,187.00;
8. Express Mail Certificate totaling 1 page; and
9. Return Postcard.

The above is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above and is addressed to the Commissioner for Patents, Washington, D.C. 20231.

\_\_\_\_\_  
Francisco Garcia

(Typed or printed name of person  
mailing paper(s) and/or fee)

\_\_\_\_\_  
(Signature of person mailing  
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Applicant(s) or Patentee(s): David H. Walker Group Art Unit: TBA

Serial No. or Patent No. : TBA Examiner: TBA

Filed or Issued : Herewith

For : APPARATUS, SYSTEM, AND METHOD FOR AN ELECTRONIC  
PAYMENT SYSTEM

**STATEMENT (DECLARATION) CLAIMING SMALL ENTITY  
STATUS 37 CFR §1.97(f) AND §1.27 (b) – INDEPENDENT INVENTOR**

As a below named inventor, I hereby state that I qualify as an independent inventor as defined in 37 CFR § 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled

APPARATUS, SYSTEM, AND METHOD FOR AN ELECTRONIC PAYMENT SYSTEM

described in

☒ the specification filed herewith

☐ application Serial No. \_\_\_\_\_, filed \_\_\_\_\_

☐ Patent No. \_\_\_\_\_, issued \_\_\_\_\_

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR § 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR § 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed or licensed or am under an obligation under contract to law to assign, grant, convey or license any rights in the invention is listed below:

☒ no such person, concern or organization

☐ persons, concerns or organizations listed below \*

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

\* NOTE: Separate statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR § 1.27)

Docket No. 3939-4000

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

☐ Individual ☐ Small Business Concern ☐ Nonprofit Organization

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (CFR § 1.28(b))

David H. Walker

NAME OF INVENTOR

NAME OF INVENTOR

NAME OF INVENTOR

Signature Of Inventor

Signature Of Inventor

Signature Of Inventor

Date

Date

Date

**IN THE UNITED STATES OF AMERICA PATENT AND TRADEMARK OFFICE**

UNITED STATES OF AMERICA PATENT APPLICATION

**FOR:**

APPARATUS, SYSTEM, AND METHOD FOR  
AN ELECTRONIC PAYMENT SYSTEM

**INVENTOR:**

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Attorneys for Applicant

## **FIELD**

The present contrivance generally relates to computer systems and software, and more particularly to a method and system for making payments and obtaining credit.

5

## **BACKGROUND**

### INFORMATION TECHNOLOGY SYSTEMS

Typically, users (i.e., people or other systems) engage computers to facilitate information processing. A computer operating system enables and facilitates users to access and operate computer information technology. Information technology systems provide interfaces that allow users to access and operate the various systems.

### USER INTERFACE

Somewhat like how automobile operator interfaces (e.g., steering wheels, gearshifts, speedometers, etc.) facilitate the access, operation, and display of automobile resources, functionality, and status; computer user interfaces similarly facilitate (e.g., via cursors, menus, windows, etc.) the access, operation, and display of computer hardware and operating system resources, functionality, and status. Graphical user interfaces such as the Apple Macintosh



Operating System or Microsoft's Windows provide a baseline and means of accessing and displaying information. Such consumer-oriented operating systems enable users to access and operate computer information technology by providing an integrated user interface. Other operating systems such as Unix do not provide integrated graphical user interfaces and instead allow various interfaces to be employed such as command line interfaces (e.g., C-shell) and graphical user interfaces (e.g., X windows).

#### WORLD WIDE WEB

The proliferation and expansion of computer systems, databases, the Internet, and particularly the World Wide Web (the web), have resulted in a vast and diverse collection of information. Various user interfaces that facilitate the interaction of users with information technology systems (i.e., people using computers) are currently in use. Tim Berners-Lee originally developed an information navigation interface called WorldWideWeb.app, i.e., the web, in late 1990 on NeXT Computer Inc.'s operating system, NeXTSTEP, at the European Organization for Nuclear Research (CERN, a particle physics center). Subsequently, information navigation

interfaces, i.e., web browsers, have become widely available on almost every computer operating system platform.

Generally, the web is the manifestation and result of a synergetic interoperation between user interfaces (e.g., web browsers), servers, distributed information, protocols, and specifications. Web browsers were designed to facilitate navigation and access to information, while information servers were designed to facilitate provision of information. Typically, web browsers and information servers are disposed in communication with one another through a communications network; i.e., information servers typically provide information to users employing web browsers for navigating and accessing information about the web. Microsoft's Internet Explorer and Netscape Navigator are examples of web browsers. In addition, navigation user interface devices such as WebTV have also been implemented to facilitate web navigation. Microsoft's Information Server and Apache are examples of information servers; i.e., their function is to serve information to users that typically access the information by way of web browsers.

#### HYPERTEXT

Information on the web typically is provided through  
and distributed employing a HyperText Markup Language (HTML)  
specification. HTML documents are also commonly referred to  
as web pages. HTML documents may contain links to other HTML  
5 documents that can be traversed by users of web browsers  
(i.e., user interfaces) by selecting the links, which are  
commonly highlighted by color and underlining. HTML has been  
extended and upgraded resulting in new standards such as  
Extensible Markup Language (XML) and other such variants,  
10 which provide greater functionality. HTML's progenitors were  
Standardized General Markup Language (SGML), which in turn was  
preceded by the General Markup Language (GML). SGML is  
generally regarded as a more functional superset of HTML and  
first appeared in 1980 as a draft by the Graphic  
15 Communications Association (GCA) to the American National  
Standards Institute (ANSI) (GCA 101-1983); it was adopted as  
an international standard by the International Standards  
Organization (ISO) in 1986 (ISO 8879:1986). Charles Goldfarb,  
Edward Mosher, and Raymond Lorie invented the GML at IBM to  
20 facilitate law office information system integration and  
improve document processing. GML itself was inspired by  
William Tunnicliffe, chairman of the CGA, during a

presentation on the topic of "the separation of the information content of documents from their format" at the Canadian Printing Office in September, 1967.

HTML documents typically are accessed through navigation devices via a HyperText Transfer Protocol (HTTP). HTTP is a stateless application-level protocol for distributed, collaborative, hypermedia information systems, and is further described at the World Wide Web Consortium organization (W3C) web site entitled HTTP Specifications and Drafts (available at [www.w3.org/Protocols/Specs.html](http://www.w3.org/Protocols/Specs.html)). Microsoft's Information Server allows the tracking of a state with a built-in session object.

The basic web browsing paradigm presents users with a scrolling page full of text, pictures, and various other forms of information media such as movies and links to other documents. Web browsers allow users to access uniquely identified HTML documents on the web by entering a navigation location in a Universal Resource Locator (URL) and employing HTTP as a transfer protocol to provide and obtain web pages. Typically, a user provides the address of a desired HTML document into a URL (either directly or through the selection of links in an already viewed HTML document).

PAYMENT SYSTEMS

There has been a tremendous increase in transactions occurring through communications networks such as the Internet. This increase in transactions has coincided with an  
5 increase in the use of electronic payment systems.

Historically, payments were enabled by a double coincidence of wants; i.e., barter for goods and or services. Thereafter, physical commodities such as silver, gold, etc. were affected as a medium to enable transaction where no  
10 double coincidence of wants existed. Thereafter, commodity backed currency, and thereafter fiat money (i.e., non commodity backed currency) became the medium of ad hoc payment systems throughout the world.

Later, bank notes came into existence that allowed  
15 people to employ their own medium facilitating a transfer of funds from one person's bank account into another; a clearing process employed by participating banks established the validity of the notes, and enabled the release and transfer of funds. These notes (and analogue giros) would be brought to a  
20 clearing house where banks would meet to exchange the notes and enable the transfer of funds.

Eventually, this cumbersome physical meeting process was automated into automated clearing house payments. These automated clearing house systems required the transfer of tapes and or the like, and have eventually been effectuated  
5 over communications networks. The automated clearing house systems required participants to adopt rigid open standards such as the electronic data interchange (EDI) community standard, but still worked similarly to their centralized clearing house analogues of yore.

10 As transaction needs increased, new payment methods were developed. Significantly, payment cards first were developed around 1915 and were employed by a small number of U.S. hotels and department stores. In 1947, the Flatbush National Bank began offering cards to customers, which was  
15 soon followed by the Diners Club card in 1950.

Since then, many card companies have come into existence, and were made available employing two major payment system methods: closed and open loop payment processes.

20 Cards such as American Express, Discover, and Diners Club employ a closed loop system. A closed loop system is one where all transaction data is captured within the system and employs a single owner that has contracts with all cardholders

and merchants employing the system. The single owner authorizes and settles all transactions. The single owner also obtains a fee, typically from the merchant, for enabling the transaction.

5           Alternatively, cards such as Visa and MasterCard employ an open loop system. An open loop system is one where a joint venture of participants enables a transaction.

10           A cardholder may obtain a credit card from any number of issuers (typically banks). Similarly, merchants who wish to accept business from cardholders and, thus, must find a sponsoring bank that participates in the joint venture. When a cardholder engages in a transaction with a merchant, the transaction is facilitated through the joint venture's centralized authorization and settlement system.

15           The open loop payment system provides the details of the transaction to the issuer and executes the transfer of charges between the issuer and sponsor. Each issuer sets its own fees for enabling such transactions, typically, the brunt transaction charge being born upon the merchants. Also, the joint venture payment system sets a price, i.e., an interchange fee, that determines how the issuer and sponsor split the fees for a transaction in which both are

participating. Further, the joint venture takes a typically smaller charge per transaction from issuers and sponsors for use of the system. All of these costs are ultimately born on participating merchants that typically must offer up anywhere  
5 from 3-7% of the transaction value for enabling the transaction.

Such transaction information is typically maintained by the owners of either closed or open loop systems. The transaction information also is passed to credit rating  
10 companies that track usage of individuals.

Furthermore, many cryptographic techniques exist to secure digital information. Conventionally, encoding and decoding methods are employed to render information either securely unreadable (i.e., encoded or encrypted) and  
15 conversely readable (i.e., decoded or decrypted). Typically, encryption methods such as the data encryption standard (DES) and or pretty good privacy (PGP) allow for the scrambling of information into a form that is unreadable to anyone not in possession of a proper means of for decryption. Many  
20 conventional cryptographic methods employ codes that are used to both encode and decode information. Such codes are conventionally called keys.



### SUMMARY

As set forth below, a need exists for an improved apparatus, system, and method for an electronic payment system. The present system uniquely blends properties of both open and closed loop payment systems. Furthermore, the present system provides a unique way to reduce the transaction cost burden placed upon merchants employing a payment system with the provision of advertisements. Furthermore, the present system provides a way to track the transactional usage of those engaged in transactions and the like without exposing identifying information.

Also, the present system is an apparatus, comprising a memory having at least one region for storing executable program code, and a processor for executing the program code stored in the memory. The program code, further comprises code to affect provision of a credit request, code to affect provision of accesser determined information, code to affect provision of bids for accesser credit requests, and code to affect obtaining preferred credit offers.

Also, the present system is an apparatus, comprising a memory having at least one region for storing executable program code, and a processor for executing the program code

stored in the memory. The program code, further comprises code to affect a credit transaction, and, code to affect ad compensation.

Also, the present system is an apparatus, comprising  
5 a memory having at least one region for storing executable program code, and a processor for executing the program code stored in the memory. The program code, further comprises code to affect delivery verification payment.

Also, the present system is an apparatus, comprising  
10 a memory having at least one region for storing executable program code, and a processor for executing the program code stored in the memory. The program code, further comprises code to affect advertising targeting.

Also, the present system is an apparatus, comprising  
15 a memory having at least one region for storing executable program code, and a processor for executing the program code stored in the memory. The program code, further comprises code to affect provision of ads, and code to store ads in a database.

20 Also, the present system is an apparatus, comprising a memory having at least one region for storing executable program code, and a processor for executing the program code

stored in the memory. The program code, further comprises code to affect provision of accesser availability information, and code to store accesser availability information in a database.

5           Also, the present system is an apparatus, comprising a memory having at least one region for storing executable program code, and a processor for executing the program code stored in the memory. The program code, further comprises code to affect provision of anonID information.

10           Also, the present system is an apparatus, comprising a memory having at least one region for storing executable program code, and a processor for executing the program code stored in the memory. The program code, further comprises code to affect the limitation of accesser identifying  
15 information.

          Also, the present system is an apparatus, comprising a memory having at least one region for storing executable program code, and a processor for executing the program code stored in the memory. The program code, further comprises  
20 code to affect provision of accesser information, code to affect obtaining accesser information, code to affect

provision of accesser credit rating, and code to affect accesser credit rating.

Also, the present system is an apparatus, comprising a memory having at least one region for storing executable program code, and a processor for executing the program code stored in the memory. The program code, further comprises code to affect provision of credit requests, code to affect provision of accesser credit rating, and code to affect provision of accesser credit issuance.

Also, the present system is an apparatus, comprising a memory having at least one region for storing executable program code, and a processor for executing the program code stored in the memory. The program code, further comprises code to affect provision of accesser credit rating.

Also, the present system is an apparatus, comprising a memory having at least one region for storing executable program code, and a processor for executing the program code stored in the memory. The program code, further comprises code to affect provision of accesser anonID information.

Also, the present system is an apparatus comprising a processor, storage, and a program stored in storage. The program comprises a module to inspect an ID, a module to

obtain a 3<sup>rd</sup> party ID code from the ID, a module to identify an ID type from the ID, a module to verify the fidelity of the ID, a module to encrypt the 3<sup>rd</sup> party ID code into a non repudiation ID, and a module to verify the non repudiation ID  
5 is valid.

Also, the present system is an apparatus comprising a processor, storage, and a program stored in storage. The program comprises a module to provide a target system with a dynamic adapter installer medium and affecting installer  
10 execution, a module to obtain a desired bridge system type, a module to select payment system bridge software compatible with the desired bridge system, a module to select payment system bridge compatible with the target system from the selected payment system bridge software compatible with the  
15 desired bridge system, and a module to install selected and corresponding payment system bridge software compatible with both the target system and the desired bridge system.

The above advantages and features are of  
20 representative embodiments only, and are not exhaustive or exclusive. They are presented only to assist in understanding the invention. It should be understood that they are not

representative of all the inventions defined by the claims, to be considered limitations on the invention as defined by the claims, or limitations on equivalents to the claims. For instance, some of these advantages may be mutually

5 contradictory, in that they cannot be simultaneously present in a single embodiment. Similarly, some advantages are applicable to one aspect of the invention, and inapplicable to others. Furthermore, certain aspects of the claimed invention have not been discussed herein. However, no inference should

10 be drawn regarding those discussed herein relative to those not discussed herein other than for purposes of space and reducing repetition. Thus, this summary of features and advantages should not be considered dispositive in determining equivalence. Additional features and advantages of the

15 contrivance will become apparent in the following description, from the drawings, and from the claims.

#### **BRIEF DESCRIPTION OF THE DRAWINGS**

The accompanying drawings illustrate certain embodiments of the invention.

20 Figure 1 illustrates a centralized controller according to one embodiment of the present contrivance;

Figure 2 illustrates another embodiment of the present contrivance in the form of a distributed system interacting through a communications network;

Figure 3 illustrates another embodiment of the system and various user system interactions;

Figure 4 illustrates web pages, hypertext, reference and proximal links;

Figure 5 illustrates web forms;

Figure 6 is a flowchart illustrating another embodiment of the system and of various payment system interactions;

Figure 7 is a flowchart illustrating another embodiment of the system and of a credit transaction, provision(s), ad compensation, and delivery verification payment;

Figure 8 is a flowchart illustrating another embodiment of the system and of advertising system interactions;

Figure 9 is a flowchart illustrating another embodiment of the system and of an advertising targeting system;

Figure 10 is a flowchart illustrating another embodiment of the system and of an ad and target provision system;

Figure 11 is a flowchart illustrating another embodiment of the system and of anonyfier interactions;

Figure 12 is a flowchart illustrating another embodiment of the system and of an anonyfication system;

Figure 13 is a flowchart illustrating another embodiment of the system and of a credit effect systemization;

Figure 14 is a flowchart illustrating another embodiment of the system and of a credit auction;

Figure 15 is a flowchart illustrating another embodiment of the system and of credit provision;

Figure 16 is a flowchart illustrating another embodiment of the system and of instance profile provision and profile adaptive behavior;

Figure 17 is a flowchart illustrating another embodiment of the system and of various server systems interactions;

Figure 18 illustrates anonID web forms;

Figure 19 illustrates an overview of an embodiment of an identification key to non-repudiation converter;



Figure 20 further illustrates an overview of an embodiment of an identification key to non-repudiation converter;

Figure 21 illustrates an overview of one embodiment of a closed loop payment system extra-loop resources enablement system;

Figure 22 Figure 22 illustrates an overview of one embodiment of a dynamic adapter;

Figure 23 illustrates an overview of an embodiment of payment system interaction(s).

## DETAILED DESCRIPTION

The present contrivance involves various actors and or resources. Generally, the actors take on two forms:

accesser(s) 6601 of Figure 6 and provider(s) 6602 of Figure 6.

5 An accesser is typically a user that affects the access of a resource(s). A provider is typically an entity that affects the provision of a provision; e.g., creditor(s) 6604 of Figure 6 providing credit, advertiser(s) 6606 of Figure 6 providing ad(s), sellers providing goods and or services, and or the  
10 like.

A typical resource is an information server controller 2201 of Figure 2. An information server module 2116 of Figure 2, 3317 of Figure 3 is executed on an information server controller. An information server  
15 typically allows provider(s) to affect the provision of resource(s) to accesser(s).

### CENTRALIZED CONTROLLER

Figure 1 illustrates one embodiment of a system incorporating the present contrivance.

20 In this embodiment, the system includes a centralized controller 1101, which may be connected to and or communicate with entities such as, but not limited to: one or

more users from user input device(s) 1111, e.g., receive  
input; peripheral device(s) 1112; and or a communications  
network 1113. The centralized controller may even be  
connected to and or communicate with a cryptographic processor  
5 device 1128.

A typical centralized controller 1101 may be based  
on common computer systems that may comprise, but are not  
limited to, components such as: a conventional computer  
systemization 1102 connected to a storage device(s) 1114, and  
10 or optionally a removable disc reader device 1126. The  
storage device(s) may be a fixed hard disk drive, and or other  
device(s) of the like. The removable disc reader device may  
be a compact disc read only memory device (CD ROM), floppy  
diskette drive, and or other device(s) of the like.

15 Conventional computer systemization(s) 1102 may  
comprise a central processing unit (CPU) 1103, a read only  
memory (ROM), a random access memory (RAM), and or an  
interface bus 1107, and conventionally although not  
necessarily, are all interconnected and or communicating  
20 through a system bus 1104. Optionally, a cryptographic  
processor 1126 may similarly be connected to the system bus.  
Of course, any of the above components may be connected

directly to one another, connected to the CPU, and or  
organized in numerous variations employed as exemplified by  
conventional computer systems.

The CPU comprises at least one high-speed data  
processor adequate to execute program modules for executing  
user and or system-generated requests. Preferably, the CPU is  
a conventional microprocessor such as the Intel Pentium  
Processor and or the like. The CPU interacts with RAM, ROM,  
and storage device(s) to execute stored program code according  
to conventional data processing techniques.

Interface bus(es) 1107 may accept, connect, and or  
communicate to a number of interface adapters, conventionally  
although not necessarily in the form of adapter cards, such as  
but not limited to: input output interface(s) (I/O) 1108,  
storage interface(s) 1109, network interface(s) 1110, and or  
the like. Optionally, cryptographic processor interface(s)  
1127 may similarly be connected to the interface bus. The  
interface bus provides for the communication(s) of interface  
adapter(s) with one another as well as with other component(s)  
of the conventional computer systemization. Interface  
adapters are adapted for a compatible interface bus.

Interface adapters conventionally connect to the interface bus

via a slot architecture. Conventional slot architectures may be employed, such as, but not limited to: AGP, Card Bus, ISA, EISA, MCA, NuBus, PCI, PCMCIA, and or the like.

Storage interface(s) 1109 may accept, communicate,  
5 and or connect to a number of storage device(s) such as, but not limited to: storage device(s), removable disc reader device(s), and or the like. Storage interfaces may employ connection protocol(s) such as, but not limited to: (E)IDE, IEEE 1394, Fibre Channel, SCSI, USB, and or the like.

10 Network interface(s) 1110 may accept, communicate, and or connect to a communications network 1113. Network interface(s) may employ connection protocol(s) such as, but not limited to: direct connect, Ethernet (thick, thin, twisted pair 10/100/1000 Base T, and or the like), Token Ring,  
15 wireless connection, and or the like. A communications network may be: the Internet; a local area network (LAN); a wide area network (WAN); a wireless network (e.g., employing protocols such as, but not limited to a wireless application protocol (WAP)); a secured custom connection; and or the like.

20 Input output interface(s) (I/O) 1108 may accept, communicate, and or connect to user input device(s) 1111, peripheral device(s) 1112, cryptographic processor device(s)

1128, and or the like. I/O may employ connection protocol(s) such as, but not limited to: ADB; audio: analog, digital, monaural, RCA, stereo, and or the like; infrared; joystick; keyboard; midi; optical; PC AT; PS/2; parallel; radio; serial;  
5 video: BNC, composite, digital, RCA, S-Video, VGA, and or the like; wireless; and or the like.

User input device(s) 1111 may be card reader(s), dongle(s), finger print reader(s), glove(s), graphics pad(s), joystick(s), keyboard(s), mouse (mice), trackball(s),  
10 trackpad(s), retina reader(s), and or the like.

Peripheral device(s) 1112 may be connected and or communicate with or to I/O and or with or to other facilities of the like (e.g., network interface(s), storage interfaces, and or the like). Peripheral device(s) may be camera(s),  
15 dongle(s) (e.g., for copy protection, ensuring secure transactions as a digital signature, and or the like), external processor(s) (e.g., for added functionality), goggle(s), microphone(s), monitor(s), network interface(s), printer(s), scanner(s), storage device(s), visor(s), and or  
20 the like.

Cryptographic unit(s) such as, but not limited to, microcontroller(s), processor(s) 1126, interface(s) 1127, and



database(s) 171719 of Figure 17, and or the like; a  
cryptographic server module 1120 (i.e., cryptographic server);  
an anonyfier server module 1121 (i.e., anonyfier); an  
advertising server module 1122 (i.e., advertising server); a  
5 delivery verification server module 1123 (i.e., delivery  
verification server); a credit auction server module 1124  
(i.e., credit auction); payment system server module 1125, and  
or the like (i.e., a module collection). These modules may be  
stored and accessed from the storage device(s) and or from  
10 storage devices accessible through an interface bus. Although  
these modules typically and preferably are stored in a local  
storage device, they may also be stored in peripheral  
device(s), RAM, remote storage facilities through a  
communications network, ROM, and or the like.

15 The operating system 1115 is executable program code  
facilitating the operation of a centralized controller. The  
operating system facilitates access of I/O, network  
interface(s), peripheral device(s), storage device(s), and or  
the like. The operating system preferably is a conventional  
20 product such as a Microsoft Windows NT Server and or Unix  
operating system(s). Preferably, the operating system is  
highly fault tolerant, scalable, and secure. An operating



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system may communicate to and or with other modules in a  
module collection, including itself, and or facilities of the  
like. Conventionally, the operating system communicates with  
other program module(s), user interface(s), and or the like;  
5 e.g., it may communicate, generate, obtain, and or provide  
program module, system, user, and or data communication(s),  
request(s), and or response(s). The operating system, once  
executed by the CPU, may interact with communication(s)  
network(s), data, I/O, peripheral device(s), program  
10 module(s), RAM, ROM, storage devices, user input devices, and  
or the like. Preferably, the operating system provides  
communication(s) protocol(s) that allow the centralized  
controller to communicate with other entities through a  
communications network. The preferred protocol is TCP/IP.

15 DISTRIBUTED SYSTEM INTERACTIONS

Figure 2 illustrates another embodiment of a system  
incorporating the present contrivance. In this embodiment,  
the centralized controller 1101 embodiment of Figure 1 has  
been decentralized into components such as, but not limited  
20 to: a information server controller 2201; user interface  
controller 2202a and or alternatively a user interface device  
2202b; a web browser controller 2203; database controller(s)

such as, but not limited to accesser database controller(s) 2204a, provider database controller(s) 2204b, anonID database controller(s), advertising database controllers (not pictured, but could similarly be provided employing advertising database(s) 171719 of Figure 17), and or the like; a cryptographic controller 2205; an anonymizer controller 2206; an advertising controller 2207; a delivery verification controller 2208; a credit auction controller 2209; a payment system controller 2210; a removable disc reader device controller; and or the like (i.e., decentralized server controllers). The aforementioned controllers of Figure 2 may be attached, interconnected, and or communicate through a communications network 2113 and or like facility.

An information server controller 2201 is comprised similarly to the centralized controller of Figure 1 except it does not require an entire module collection other than an information server module, nor does it require a removable disc reader device. An information server module 2116 is stored program code that is executed by the CPU. Preferably, the information server is a conventional Internet information server such as Microsoft's Internet Information Server revision 4.0. Preferably, the information server allows for

the execution of program modules through facilities such as C++, Java, JavaScript, ActiveX, CGI scripts, ASP, any facility with regular expression (regex) abilities (on the server side), and or the like. Conventionally, an information server

5 provides results in the form of web pages to web browsers, and allows for the manipulated generation of the web pages through interaction with other program modules. An information server may communicate to and or with other modules in a module collection, including itself, and or facilities of the like.

10 Most frequently, the information server communicates with operating system(s), other program module(s), user interface(s), web browser(s), and or the like; e.g., it may communicate, generate, obtain, and or provide program module, system, user, and or data communication(s), request(s), and or

15 response(s).

A user interface controller 2202a is comprised similarly to the centralized controller of Figure 1 except it does not require an entire module collection other than an user interface module 2117, nor does it require a removable

20 disc reader device. A user interface is stored program code that is executed by the CPU. Preferably, the user interface is a conventional user interface as provided by, with, and or

atop operating systems and or operating environments such as Apple Macintosh OS, Microsoft Windows (NT), Unix X Windows (KDE, Gnome, and or the like), and or the like. Preferably, the user interface allows for the execution, interaction, manipulation, and or operation of program modules and or system facilities through graphical facilities. The user interface provides a facility through which users may affect, interact, and or operate a computer system. An user interface may communicate to and or with other modules in a module collection, including itself, and or facilities of the like. Most frequently, the user interface communicates with operating system(s), other program module(s), and or the like; e.g., it may communicate, generate, obtain, and or provide program module, system, user, and or data communication(s), request(s), and or response(s).

In alternative embodiments, a user interface device 2202 may take the place of and or be used in conjunction with a user interface controller. The user interface device may be a consumer electronics online access device (e.g., Phillips Inc.'s WebTV), PDA, telephone, and or the like.

A web browser controller 2203 is comprised similarly to the centralized controller of Figure 1 except it does not

require an entire module collection other than web browser module 2118, nor does it require a removable disc reader device. A web browser is stored program code that is executed by the CPU. Preferably, the web browser is a conventional hypertext viewing application such as Microsoft Internet Explorer or Netscape Navigator. Preferably, the web browser allows for the execution of program modules through facilities such as Java, JavaScript (preferably revision 1.2 or greater), ActiveX, any facility with regular expression (regex) abilities, and or the like. A web browser may communicate to and or with other modules in a module collection, including itself, and or facilities of the like. Most frequently, the web browser communicates with information server(s), operating system(s), integrated program module(s) (e.g., plug-ins), and or the like; e.g., it may communicate, generate, obtain, and or provide program module, system, user, and or data communication(s), request(s), and or response(s).

A database controller 2204 is comprised similarly to the centralized controller of Figure 1 except it does not require an entire module collection other than database module(s) 2119, nor does it require a removable disc reader device. A database is stored program code that is executed by

the CPU and it is stored data processed by the CPU.

Preferably, the database is a conventional, fault tolerant, relational, scalable, secure database such as Oracle or Sybase. A database may communicate to and or with other

5 modules in a module collection, including itself, and or facilities of the like. Most frequently, the database communicates with information server(s), operating system(s), other program module(s), and or the like; e.g., it may communicate, generate, obtain, and or provide program module,  
10 system, user, and or data communication(s), request(s), and or response(s).

Databases may be consolidated and or distributed in countless variations through standard data processing techniques. Portions of database(s), e.g., tables, may be  
15 exported and or imported and thus decentralized and or integrated. An accesser database controller 2204a is a specialized controller designed to facilitate accesser related transactions. The accesser database controller employs an accesser database module 2119a. Of course, employing standard  
20 data processing techniques, one may further distribute the accesser database over several conventional computer systemizations and or storage devices. Similarly,

configurations of a provider database controller 2204b, and or  
a anonID database controller 2204c may be varied by  
consolidating and or distributing a provider database module  
2119b and or anonID database module 2119c. A provider  
5 database facilitates provider related transactions. Another  
variant of a provider database is an advertising database  
module 171719 of Figure 17. An anonID database facilitates  
anonymous transactions.

A cryptographic sever controller 2205 is comprised  
10 similarly to the centralized controller of Figure 1 except it  
does not require an entire module collection other than  
cryptographic server module 2120, nor does it require a  
removable disc reader device. A cryptographic server module  
is stored program code that is executed by the CPU 1103 of  
15 Figure 1, cryptographic processor 1126 of Figure 1,  
cryptographic processor interface 1127 of Figure 1,  
cryptographic processor device 1128 of Figure 1, and or the  
like. Preferably, cryptographic processor interface(s) will  
allow for expedition of encryption and or decryption requests  
20 by the cryptographic server, however, the cryptographic server  
may run on a conventional CPU. Preferably, the cryptographic  
server allows for the encryption and or decryption of provided

data. Preferably, the cryptographic server allows for both symmetric and asymmetric (e.g., Pretty Good Protection (PGP)) encryption and or decryption. Preferably, the cryptographic server allows conventional cryptographic techniques such as, but not limited to: digital certificates (e.g., X.509 authentication framework), digital signatures, dual signatures, enveloping, public key management, and or the like. Preferably, the cryptographic server will employ numerous encryption and or decryption protocols such as, but not limited to: Data Encryption Standard (DES), Elliptical Curve Encryption (ECC), International Data Encryption Algorithm (IDEA), MD5, RC5 (Rivest Cipher), RSA (Rivest, Shamir, and Adleman) Secure Hash Algorithm (SHA), and or the like. A cryptographic server may communicate to and or with other modules in a module collection, including itself, and or facilities of the like. Most frequently, the cryptographic server communicates with anyfier server module(s), information server(s), operating system(s), other program module(s), and or the like; e.g., it may communicate, generate, obtain, and or provide program module, system, user, and or data communication(s), request(s), and or response(s).



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A anynfier server controller 2206 is comprised similarly to the centralized controller of Figure 1 except it does not require an entire module collection other than anynfier server module(s) 2121, nor does it require a

5 removable disc reader device. An anynfier server module is stored program code that is executed by the CPU. The anynfier server masks the identity from accesser(s)' accesses and or transaction(s) with an information server and or computer system while maintaining transaction data.

10 Preferably the anynfier employs a cryptographic server to encrypt and decrypt accesser identity. The anynfier server may store anynfied information in an anonID database 2119c. An anynfier may communicate to and or with other modules in a module collection, including itself, and or facilities of the

15 like. Most frequently, the anynfier communicates with cryptographic server(s), database(s), information server(s), operating system(s), other program module(s), and or the like; e.g., it may communicate, generate, obtain, and or provide program module, system, user, and or data communication(s),

20 request(s), and or response(s).

A advertising server controller 2207 is comprised similarly to the centralized controller of Figure 1 except it

does not require an entire module collection other than advertising server module(s) 2122, nor does it require a removable disc reader device. An advertising server module is stored program code that is executed by the CPU. The

5 advertising server affects obtaining and the provision of ads from advertiser(s) to accesser(s). Preferably, although not necessarily, the advertising server employs the services of an anonymizer for targeting accesser(s) without revealing identity. An advertising server may communicate to and or  
10 with other modules in a module collection, including itself, and or facilities of the like. Most frequently, the advertising server communicates with anonymizer(s), database(s), information server(s), operating system(s), other program module(s), and or the like; e.g., it may communicate,  
15 generate, obtain, and or provide program module, system, user, and or data communication(s), request(s), and or response(s).

A delivery verification server controller 2208 is comprised similarly to the centralized controller of Figure 1 except it does not require an entire module collection other  
20 than delivery verification server module(s) 2123, nor does it require a removable disc reader device. A delivery verification server module is stored program code that is

executed by the CPU. The delivery verification server affects obtaining and the provision of provision(s) delivery, typically although not necessarily, for payment system(s). A delivery verification server may communicate to and or with  
5 other modules in a module collection, including itself, and or facilities of the like. Most frequently, the delivery verification server communicates with anonyfier(s), database(s), information server(s), operating system(s), payment system server(s), other program module(s), and or the  
10 like; e.g., it may communicate, generate, obtain, and or provide program module, system, user, and or data communication(s), request(s), and or response(s).

A credit auction server controller 2209 is comprised similarly to the centralized controller of Figure 1 except it  
15 does not require an entire module collection other than credit auction server module(s) 2124, nor does it require a removable disc reader device. A credit auction server module is stored program code that is executed by the CPU. The credit auction affects obtaining and the provision of credit, typically  
20 although not necessarily, from creditors through payment system(s) for accesser(s). A credit auction may communicate to and or with other modules in a module collection, including

itself, and or facilities of the like. Most frequently, the credit auction server communicates with anonymizer(s), database(s), information server(s), operating system(s), payment system server(s), other program module(s), and or the like; e.g., it may communicate, generate, obtain, and or provide program module, system, user, and or data communication(s), request(s), and or response(s).

A payment system server controller 2210 is comprised similarly to the centralized controller of Figure 1 except it does not require an entire module collection other than payment server module(s) 2125, nor does it require a removable disc reader device. A payment system server module is stored program code that is executed by the CPU. The payment system server affects obtaining and the provision of payment and or credit, typically although not necessarily, from creditors through payment system(s) for accesser(s). A payment system server may communicate to and or with other modules in a module collection, including itself, and or facilities of the like. Most frequently, the payment system server communicates with database(s), information server(s), operating system(s), other program module(s), and or the like; e.g., it may communicate, generate, obtain, and or provide program module,

system, user, and or data communication(s), request(s), and or response(s).

A removable disc reader device controller 2211 is comprised similarly to the centralized controller of Figure 1 except it does not require an entire module collection. A removable disc reader device controller allows for the provision of removable media. More particularly for security purposes, it allows for the provision of security cards to be read; e.g., Digicard. Specially adapted security cards may be placed into specially adapted removable media for reading by the disc reader device controller. Such a facility can provide heightened security for transactions over a communications network and or otherwise.

The functionality of any of the distributed server controller(s) may be combined, consolidated, and or distributed in any number of ways to facilitate development and or deployment. To accomplish recombining the functionality of the distributed server controller(s), one may simply copy the executable program module code from the module collection and or with other program modules, first ensuring the executable program module code has been compiled for the appropriate CPU of the controller for which it is destined,

and or data onto a local storage device of any of the various controllers. Similarly, the module collection may be combined in any number of ways to facilitate deployment and or development. To accomplish this, one must simply integrate  
5 the components into a common code base or in a facility that can dynamically load the components on demand in an integrated fashion.

The module collection may be consolidated and or distributed in countless variations through standard data  
10 processing techniques. Multiple instances of any one of the program modules in the program module collection may be instantiated on a single controller, and or across numerous controllers to improve performance through standard load balancing data processing techniques. Furthermore, single  
15 instances may also be distributed across multiple controllers and or storage devices; e.g., database(s).

All program module instances and controllers work in concert through standard data processing communication techniques.

20 The preferable centralized and or distributed controller configuration will depend on the context of system deployment; i.e., factors such as, but not limited to, the

capacity and or location of the underlying hardware resources.  
Regardless of if the configuration results in more  
consolidated integrated program module(s), results in a more  
distributed series of program modules, and or results in some  
5 combination between a consolidated and or distributed  
configuration, communication of data may be communicated,  
obtained, and or provided. Instances of modules (from the  
module collection) consolidated into a common code base from  
the program module collection may communicate, obtain, and or  
10 provide data. This may be accomplished through standard data  
processing techniques such as, but not limited to: variable  
passing, object instance variable communication, internal  
messaging, shared memory space, and or the like.

If module collection components are discrete,  
15 separate, and or external to one another, communicating,  
obtaining, and or providing data with and or to other module  
components may be accomplished through standard data  
processing techniques such as, but not limited to: shared  
file(s), process pipe(s), application program interface(s)  
20 (API) information passage (i.e., inter application  
communication), and or the like. Again, the preferable  
embodiment will depend upon the context of system deployment.

## VARIOUS USER SYSTEM INTERACTIONS

Figure 3 illustrates an overview of various user system(s) interaction(s). Information server(s) 3116 act as an in-between for electronic payment server module components

5 3125 and: user interface(s) 3117, user interface device(s) 3201, web browser(s) 3118, and or the like. Generally, the information server(s) take requests. The information server can make further requests of electronic payment server component(s) 3125. Electronic payment server components  
10 comprise modules from the module collection and or the like, except it does not include a web browser module, user interface module, or information server module. Both the information server and electronic payment server components may service multiple instances of any of the user  
15 interface(s), user interface device(s), and or web browsers; i.e., user interface component(s). However, it is preferable for the information server to act as a proxy for electronic payment server component(s) rather than them directly  
20 interfacing with user interface component(s). Also, there may be one or more instances of the information server and or electronic payment server component(s) that may severally or jointly interact with one another.



Generally, electronic payment server components service information server(s), which in turn service user interface components. Figure 3 illustrates that components may be numerously instantiated and may service multiple and various components. For example a user interface 3117 may make numerous communications. In this example, the user interface 3117a makes two communications with an information server 3116a while also communicating with another information server 3116b; all while another instance of a user interface 3117b also communicates with the other information server 3116b. Similarly in another example, a user interface device 3201 may make numerous communications. In this example, the user interface device 3201a makes two communications, one with an information server 3116a, and a second with another information server 3116b; all while another instance of a user interface device 3201b also makes two communications, also one with an information server 3116a, and a second with the other information server 3116b. Similarly, the web browser 3118a communicates with an information server 3116a while another instance of a web browser 3118b also communicates another instance of the information server 3116b.

Similarly, information server module(s) 3116 and electronic payment server component(s) 3125 may make multiple communications and may be instantiated multiple times. For example electronic payment server component(s) 3125 may make numerous communications. In this example, the electronic payment component(s) 3125a makes three communications with an information server 3116a, another information server 3116b, and with another instance of electronic payment server component(s) 3125b (also, the electronic payment server component(s) 3125a may communicate with itself). Similarly, the electronic payment component(s) 3125b makes three communications with an information server 3116a, another information server 3116b, and with the first instance of electronic payment server component(s) 3125a (also, the electronic payment server component(s) 3125b may communicate with itself).

#### WEB BROWSERS

Figure 4 shows web browsers 4401 containing web pages 4402 with hypertext 4403 and reference links 4404 at various navigation locations 4405. An originating navigation location 4405a references hypertext that may have initial

reference links 4404a. These initial reference links are proximal links to the originating navigation location.

One may view hypertext at an initial reference navigation location 4405b by traversing an initial reference link. Conventionally, an accessor achieves link traversal by targeting a graphical pointing element (i.e., a cursor) 4408 on a video display peripheral device (i.e., a screen) atop the reference link within a web browser with a pointing device (i.e., mouse) and making a selection by engaging a button on the mouse. Subsequent reference links 4404b found in the hypertext found at the initial reference navigation location 4405b are also proximal links, however, they are one reference less proximal (i.e., one "hop" away) to the originating navigation location.

One may view hypertext at a subsequent reference navigation location 4405c by traversing a subsequent reference link. The further subsequent reference links 4404c found in the hypertext found at the subsequent reference navigation location 4405c are also proximal links, however, they are two references less proximal (i.e., two "hops" away) to the originating navigation location.

One may also navigate by engaging the forward 4407 and back 4406 buttons conventionally provided by web browsers. After having traversed the aforementioned links to a subsequent reference navigation location 4405c, an accesser  
5 may traverse back to an initial reference navigation location 4405b by engaging the back button 4406. After having traversed to the initial reference navigation location 4405b, the accesser may traverse forward to a subsequent reference location by engaging the forward button 4407.

10 WEB FORMS

Figure 5 illustrates web forms. This illustration is for purposes of example only, and in no way should be considered a limited application and or implementation of the present contrivance. Web browsers 5401 display web pages 5402  
15 containing hypertext 5403 and or web form elements such as but not limited to: text fields 5506, 5507, 5508, 5509, 5510, 5511; numerical fields 5503; hybrid (e.g., numerical and date) fields 5514; pop up menus 5501, 5502, 5512; pop up menu selection lists 5513; buttons 5504, 5515; and the like. A web  
20 page with web form elements is a web form. A web form segment is a portion of a web form, which may be provided within a single html document at another location in that document

(e.g., by using html positioning techniques such as anchors ("#")), or it may be provided by another html document.

A web form is illustrated with an example order for jelly beans 5402, however, web forms may be employed for any number of uses. The accessor may enter information into web fields into a web form segment 5402a at a navigation location allowing for the selection of goods 5404a; e.g., selecting "Jelly Beans" in an item field 5501, selecting "Red" in a color field 5502, and providing a quantity "1000" in a quantity field 5503, and or the like. After having entered information into each of the web fields, the accessor may advance to the next web form segment by engaging a button 5504a or other facility of the like designed to advance the web browser to another web form segment by employing standard data processing techniques. Of course, innumerable web forms may be provided to an accessor by provider(s) with all kinds of field types specific to a transaction. Furthermore, providers may provide pricing information and many other types of information to an accessor before advancing to an accessor to the next web form segment 5402b at another navigation location 5404b. This web form segment contains updated price information 5505 with regard to the illustrated jelly bean

purchase. The accesser may then continue to the next form segment at another navigation location 5404c by engaging a next form button 5504b or like facility.

In this web form segment, the accesser may enter  
5 information into web fields into a web form segment 5402c at a navigation location allowing for the selection of goods 5404c; e.g., providing an accesser name "Jane Doe" into an accesser name field 5506, providing an accesser address "123 Maple Avenue" into an accesser address field 5507, providing an  
10 accesser city "New York City" into an accesser city field 5508, providing an accesser state "New York" into an accesser state field 5509, providing an accesser zip code "10001" into an accesser zip code field 5510, providing an accesser country "United States of America" into an accesser country field  
15 5511, selecting "Credit Auction" in payment method field 5512 from a popup menu 5512 from a pop up list 5513, providing an accesser payment information "1234 5678 9012 3456 12/01" into an accesser payment information field 5514, and or the like. Of course, an accesser may edit information provided in the  
20 web form employing standard web form editing techniques.

Typically, upon completing an order, the accesser may engage a submit order button 5515, which typically

provides the relevant contents of the web form to a provider for processing. Typically thereafter, an accesser will obtain an approval, denial, confirmation of their order, and or the like. However, in alternative embodiments, upon the

5 completing an order and or in lieu of providing information in the customer information web form segment 5402c, an accesser may submit anonID information (anonID information discussed in Figures 11, 12, and 18) by engaging a submit anonID button 5516, and or like facility enabling the provision of anonID  
10 information.

Forward 5407 and back 5406 buttons work similarly as described in Figure 4 4407, 4406.

#### VARIOUS PAYMENT SYSTEM INTERACTIONS

Figure 6 illustrates various payment system  
15 interaction(s). Typically an accesser 6601 wishing to engage a provider 6602 in a transaction engagement 6603 in some way accesses a provider and or provider facility. In the realm of electronic commerce (i.e., E-Commerce), a provider may provide an information server to facilitate such an exchange with an  
20 accesser employing a web browser, but in the world of brick and mortar a storefront may be provided to facilitate such an exchange with an accesser employing a pair of Nikes. In other

words, there are innumerable ways for a transaction engagement to occur between an accesser and provider. Generally, a transaction engagement commences upon an accesser and provider coming to preliminary terms whereby there may be provision of provision(s) by the provider to the accesser. Commonly, although not necessarily, the provision of provision(s) by the provider is in exchange for monetary consideration. A transaction becomes complete upon the accesser necessarily obtaining requested provision(s) and, optionally, although typically, if it is a requirement of the provision, upon the provider obtaining an agreed upon monetary consideration.

In the realm of E-commerce, a transaction engagement typically, although not necessarily, may commence as described in the example of Figure 5. Typically after transaction engagement commencement, a provision 6604 is provided to a delivery medium 6607 by the provider. A provision may be good(s), service(s), information, and or the like. A delivery medium obtains provision(s) and affects the provision of provision(s) to the accesser. Conventionally for goods, a delivery medium may be courier services, postal services, and or the like. Conventionally for services, a delivery medium may be provider associate(s) engaged in the provision of



requested services, and or the like. Conventionally for  
information, a delivery medium may be a communications  
network, and or the like. The delivery of provisions may  
occur in a serial and or concurrent fashion with regard to the  
5 provision and obtaining of credit 6612 and or payment 6613.

Upon transaction engagement commencement, a provider  
may make a credit and or approval request 6608 to charge an  
accesser by engaging a payment system server 6609. A payment  
system server may be a device, entity, and or the like.

10 Payment system servers vary in abilities and or attributes  
depending upon the implementation; factors affecting  
implementation such as, but not limited to entity backing,  
providing, subsidizing, supporting its operation(s) and or  
others of the like may affect ability and attributes of a  
15 payment system. Some conventional payment system server  
abilities are: pre-approval for specified monetary amounts for  
an accesser without issuing credit, available credit for an  
accesser, credit rating of an accesser, obtaining and or  
providing credit for an accesser, obtaining and or providing  
20 approval for credit for an accesser, and or the like. A  
payment system server may be under the control of a creditor,  
bank, financial institution, and or the like.

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The payment system server may provide a creditor  
with an offer to provide credit to an accesser, and or solicit  
a creditor to provide an offer for credit for an accesser  
6610. The payment system server may provide the creditor with  
5 the accesser's credit rating and financial background. Upon  
the creditor's obtaining a credit offer and or solicitation  
for offers, the creditor may approve the provision of credit  
and either provides that approval directly to the provider,  
and or to the payment system server, which in turn may provide  
10 approval information to the provider. Typically, upon the  
provider's obtaining an approval code for the accesser  
transaction, the provider will provide requested provisions  
6604 to a delivery medium 6607 for delivery. Upon approval,  
transaction engagement concludes.

15 Upon the approval of credit for the accesser, either  
the payment system server and or the creditor may provide  
credit 6612 to the accesser. The accesser will owe the  
creditor a debt for facilitating the transaction. Typically  
the creditor and or the payment system server may issue  
20 invoices to the accesser for the debt and the accesser may  
either provide the creditor with the required monetary  
compensation either directly, and or through a payment system

server, which in turn would provide the creditor with the monetary compensation. Typically, the creditor would also provide the provider with payment on behalf of the accesser facilitating the transaction. This payment conventionally occurs at some predetermined interval, typically thirty days. The provider may obtain this payment from the creditor via the payment system server.

Upon the transaction engagement conclusion, either a provider and or preferably an advertising server 6605 may provide ad(s) 6618 to the accesser. Typically, upon transaction engagement conclusion the provider will provide an advertising server 6605 with accesser availability information 6619 and or accesser activity information 6620. The accesser activity and availability information may be obtained using conventional computer web tracking techniques. Upon the advertising server obtaining accesser availability and or activity information from the provider, the advertising server will obtain a number of ad(s) targeted for the accesser. Typically, these ad(s) will be stored on an advertiser database 171719 of Figure 17. Preferably, upon obtaining a determined number of ad(s) for the accesser, the advertising server will provide the ad(s) directly to the accesser.

However, the advertising server may provide the ad(s) to the provider and or any other entities wishing to use its targeting services for further provision to an accesser and or other entities of the like. Thus, upon transaction engagement  
5 commencement, the accesser will be provided with, typically, a web page of targeted ad(s) for viewing and or further navigation, traversal, and or the like.

Advertiser(s) 6606 may provide ad(s) to an advertising server for dissemination. The entity controlling  
10 the advertising sever maybe analogized to a provider. Further, the advertiser in this context may be analogized to an accesser. Typically, advertisers will pay to have their ad(s) 6618 disseminated by the advertising server. Viewer offer(s) 6621 and or solicitations to receive offer(s) may be  
15 made by either advertiser(s) and or the advertising server to one another. Viewer offer(s) represent accesser(s) either currently available, and or subsequently available for obtaining ad(s) dissemination. Advertising server(s) may provide advertiser(s) with viewer offer(s) and or solicit  
20 advertiser(s) for viewer offers. Viewer offer(s) may be made in batch prior to accesser availability and or on a real time basis. Viewer offer(s) may vary based on factors such as, but

not limited to viewer credit rating, provision selection, statistical profiling, and or the like. Furthermore, advertiser(s) and advertising server(s) may employ payment systems with which to provide credit 6612 and payment 6613 for  
5 the dissemination of ad(s). Typically, advertisers will provide the advertising server with ad(s) 6618 for dissemination. Typically, the advertising server will charge advertisers for this dissemination service.

006707 2007-09-08  
10 A delivery medium 6607 may provide delivery verification information 6614 to a delivery verification server 6615. In the case of services, courier services, postal services, and or the like, tracking information may be obtained from the service provider, i.e., delivery medium, via electronic tracking systems, such as, but not limited to:  
15 Federal Express web server tracking, UPS web server tracking, United Postal Services web server tracking, and or the like. In the case of information, delivery receipt information may be provided by the accesser's system to the provider and relayed to a creditor and or payment system server;  
20 alternatively, copies of the delivery receipt information may be provided directly to creditor(s) and or payment system server(s). Delivery receipt information may be provided

employing standard information receipt techniques such as but not limited to: E-mail delivery and or read receipts, header and or traceroutes network verification, digital certificates, and or the like.

5           A provider may provide a payment system server and or creditor with tracking information provided by the delivery medium with regard to the provider's provision of provisions to the delivery medium. The payment system server and or creditor may then provide the provision tracking information  
10 to the delivery verification server.

          The payment system server and or creditor may make delivery verification requests 6617 of the delivery verification server and or the delivery verification server may independently seek to obtain delivery verification from  
15 the delivery medium after having obtained provision tracking information. Typically the delivery verification server will obtain delivery verification information from the delivery medium and provide delivery verification to either the payment system server and or creditor. Preferably, although not  
20 necessarily, upon obtaining delivery verification, the payment system and or creditor may then release payment to the provider.

CREDIT TRANSACTION

Figure 7 illustrates a credit transaction 7701, provision 7703, ad compensation 7702, and payment delivery verification 7704.

5           A credit transaction 7701 may comprise transaction engagement 7705, transaction information provision 7706, approval provision 7707, approval 7708, and credit issuance 7709. A credit transaction may commence when an accesser affects the engagement of a provider for a transaction 7705.

10 This engagement process was illustrated for purposes of example, and not limitation, in Figure 5. Typically it includes the selection of provision(s), the provision of accesser information, and selection of a payment method if required. Accesser information may include any information

15 regarding the accesser such as, but not limited to name, address, biographical information, transactional information, and the like. Payment method selection(s) may include any supported methods of payment such as, but not limited to credit cards, wire, debit cards, credit auctions, and or the

20 like.

Upon transaction engagement 7705, transaction information may be provided to a payment system server 7706.

Transaction information preferably provided to a payment system server may contain information such as, but not limited to a credit and or payment request, and or the like.

Upon transaction information provision 7706, the payment system server may affect the provision of credit approval 7707. Accesser information may be accessed by a payment system server from an accesser database and reviewed for determination of credit approval. Conventional credit approval techniques such as credit rating information, credit limit, and factors of the like may be employed for approval determination.

If accesser credit is not approved 7708, the payment system server will deny credit to the accesser and not provide approval to the provider. At that point, the provider may reject the accesser, and the accesser may recommence transaction engagement.

Alternatively, if accesser credit is approved 7708, a creditor affects the issuance of credit to the accesser 7709. The payment system server may affect the issuance of credit on behalf of the creditor and or the creditor may issue credit directly to the accesser. Similarly, the payment system server may affect payment to the provider on behalf of



the creditor and or the creditor may issue credit directly to the provider. The payment system server may also provide the provider with an approval or denial and or confirmation of the credit request and or issuance.

5           Upon transaction engagement 7705, provision of provision(s) may occur 7703. However, preferably, provision of provision(s) will not occur until completion of the credit transaction 7701. Provision of provision(s) may comprise provision of provision(s) to a delivery medium 7710, provision 10 of tracking information, and delivery verification 7711. A provider may affect the provision of provision(s) to a delivery medium 7710. Upon provision of provisions 7710, provision(s) tracking information may be provided by the deliver medium to the provider 7711. Typically, in the case 15 of courier services and the like, a numerical code is provided which may be used by payment system servers and or creditors for purposes of tracking provision delivery on systems such as but not limited to courier web tracking services and or the like. Upon provision of provisions 7710, the delivery medium 20 may affect the provision of delivery verification information 7712. A delivery verification server 6615 of Figure 6 may be configured to obtain the delivery verification information

verifying accesser receipt of provisions upon the delivery verification server's obtaining a delivery verification request from either a payment system server and or creditor. The payment system server and or creditor may make a delivery verification request of the delivery verification server because a provider may provide the creditor and or payment system server with accesser provision tracking information provided by the delivery medium.

Upon the completion of a credit transaction 7701, ad compensation 7702 may commence. Traditionally, merchants, i.e., providers, must pay credit card companies and or credit card company affiliates a charge for facilitating a transaction initiated by a purchaser, i.e., accesser. Ad compensation may be employed in lieu of and or as a compliment to a provider charge by an electronic payment system. Thus, the credit issuer(s) and or affiliates would receive compensation from advertising revenue streams provided by the ad compensation system. Ad compensation may comprise an advertising server obtaining accesser activity and or availability information 7713, typically, from a provider.

Upon obtaining accesser information 7713, the advertising server affects obtaining accesser information

7714. Typically, the advertising server may access an  
accesser database kept by an informant 8801 of Figure 8. The  
accesser database may maintain any accesser information,  
transactional, identifying, biographical, and or the like.

5 The advertising server may employ accesser availability and or  
activity information 7713 to query the accesser data and  
obtain full accesser information. Further, the advertising  
server may provide accesser availability and activity  
information to the accesser database.

10 Upon having obtained full accesser information 7714,  
the advertising server may affect the provision of ad(s) 7715,  
typically for the accesser. The advertising server may employ  
numerous heuristics for selecting ad(s) for the accesser;  
e.g., see Figure 9. The advertising server may employ  
15 conventional marketing heuristics. Preferably, the accesser  
information is employed to better target ad(s) for the  
accesser. An advertising database 171719 of Figure 17 may  
house ad(s) for selection by the advertising server.  
Employing a selection heuristic and basic data processing  
20 retrieval techniques, ad(s) may be obtained from the  
advertising database.

Upon the provision of ad(s) 7715, the accesser is presented with ad(s) 7716. Ad(s) may be provided to the accesser employing standard data processing web techniques such as, but not limited to: sending web page(s) containing  
5 retrieved ad(s) in the form of web banner ad(s) to the accesser's web browser, and the like.

Upon the completion of a credit transaction 7701, delivery verification payment 7704 may commence.

Traditionally, credit providing entities, e.g., credit card  
10 companies and affiliates, provide merchants, i.e., providers, with payment after a predetermined period of time; i.e., typically a month later. Traditionally, credit providing entities charge providers a greater amount for facilitating a transaction by providing an accesser with credit when there is  
15 no accesser signature tied to the transaction to compensate for the greater potential of fraudulent transactions.

Delivery verification payment may be used to release payment upon verification of provision of provision(s) to the accesser. Delivery verification payment may comprise  
20 obtaining delivery verification information 7717, determination of delivery completion 7718, and affecting payment release 7719.



Figure 8 illustrates various advertising system interactions. An advertising server 8605 acts as an in-between for: provider(s) 8602, accesser(s) 8601, and or informant(s). The accesser is a target of advertising by the advertising server. The advertising server may either provide ads directly to the accesser and or provide ads to be fed to the accesser through third parties such as but not limited to provider(s). The accesser is also the target of information harvesting by provider(s), the advertising server, and or informant(s).

Informant(s) are entities that collect data regarding accesser(s). Informant(s) collect accesser information employing standard data processing information collection techniques to record identity, transactional history, biographic history, geographic history, and the like. Informant(s) record accesser information in accesser database(s). Advertising server(s) and or provider(s) may employ similar techniques to record accesser information. Informant(s) may be employed by accesser(s), advertising server(s), provider(s). Informant(s) may be queried and provide accesser information to a requesting entity.

Preferably, the advertising server will query the informant to

obtain accesser information. Informants may gather information about accessers from accessers, providers, advertising servers, and the like. The advertising server may employ obtained accesser information for purposes of targeting ad(s) for an accesser.

#### ADVERTISING TARGETING SYSTEM

Figure 9 illustrates an advertising targeting system. An advertising targeting system may be employed as part of an ad compensation system 7702 of Figure 7. Particularly, the advertising targeting system of Figure 9 may be employed when an advertising server affects the provision of ads 7715 of Figure 7, 9715.

Upon completion of a credit transaction 7701 of Figure 7, 9701, advertiser(s) may be provided with target(s) 9901. Advertiser(s) information may be maintained, along with advertiser ad(s), in an advertising database 171719 of Figure 17. The target is based on accesser availability information obtained from an advertising server 7713 of Figure 7.

Upon target provision 9901, ad(s) may be provided based on the target and or provider 9703. Provision of ad(s) may be accomplished similar to other provisions 7703 of Figure 7. Ad determination and or selection may be based on numerous

heuristics such as but not limited to: target desirability, random, frequency, location, provider provision conflict avoidance, last purchase relatedness, and or the like.

Target desirability may be determined employing numerous heuristics. Target desirability may be determined employing standard credit rating techniques employing factors such as but not limited to credit history, credit availability, current credit extension, and or the like.

Target desirability may be expressed and or embodied in a ranking and or rating. Integrating factors such as purchasing propensity profile information, and or the last provision obtained (i.e., purchased) may further enhance this target desirability ranking. Employing standard statistical techniques such as frequency, correlations, and or like analysis a target desirability ranking may be provided for any and all accessers. Having target desirability rankings allows the advertising server to select ads from advertisers wishing to pay more or less for particular desirability rankings.

Of course, ads may be selected simply at random, at specified provider locations, and or with specified (i.e., paid for) frequencies.





Employing accesser information about prior purchases, and or the latest purchase, the advertising system may select ads to complement the prior purchases. The selection of relatedness may be accomplished by establishing a database of pairings of  
5 items and relatedness rankings. For example, if an accesser just bought a car online, the advertising system server might select car insurance ads for accesser provision.

Furthermore, any and all the above heuristics may be combined in various manners. Each heuristic may affect an  
10 accesser's desirability ranking to advertisers. For example, an accesser that just bought a car with a high credit rating may be selected to receive numerous ads from an insurance company even though ads existed in the advertising system server for floor mats because the provider of the car banned  
15 floor mat ads from its site.

Upon the determination of ads employing any of the above selection heuristics and or the like, the advertising server affects the provision of the selected ads for the accesser 7715 of Figure 7, and then the accesser is presented  
20 with the adds 7716 of Figure 7.

Upon the provision of ads 9703, advertisers may be charged 9709; similarly to how creditors may affect the

issuance of credit 7709 of Figure 7 to accessers (i.e., in this case the advertisers are accessers) by employing a payment system server if so desired. Of course, advertisers may pre-pay for ad dissemination as well. Furthermore, advertiser's may be charged nothing for ad provision; if an ad provision has no associated charge, no advertiser charges will be affected. Similarly to other provisions, ads may also employ delivery verification payment 7704 of Figure 7, 9704 for payment release of charges.

An example transaction from one alternative embodiment of the system would allow: provider's systems to totally customize the presentation of web pages for accessers before serving them to accessers based on criteria maintained in a database tracking said criteria. The tracked criteria may be information such as, but not limited to: demographics, socioeconomics, sex, age (which may also be determined by his or her social security number), the accesser's virtual inventory determined by previous purchases, previous ad effectiveness measurements, previously viewed materials from other web sites, linked accounts to other people, and or the like.

Further illustrating the example transaction from one alternative embodiment a payment system server record may indicate that a virtual inventory for Jane Doe to be: Jane Doe's identity is anonymized to record #182367287, her age is 55, and she is from Aspen Colorado; her virtual inventory might comprise: skis, back massager from an online retailer Sharper Image, payment for her husband's cardiologist, mortgage for new house, new computer from online retailer Dell, procurement of direct deposits of \$20.00 a month.

Further illustrating the example transaction from one alternative embodiment of a payment system server record may indicate that a previous virtual inventory for Jane Doe to show: a like of travel magazines about the South Pacific.

Further illustrating the example transaction from one alternative embodiment of a payment system server record may indicate that a previous ad effectiveness measurement for Jane Doe to be: a 98% chance of buying luxury goods when on sale.

Further illustrating the example transaction from one alternative embodiment of a payment system server transaction, a transaction might be: Jane Doe logs onto an online store on the Internet. The providers web site detects

that the customer is a payment system server customer. Before providing the web page to the accesser, the web site pre-constructs and then provides the web pages. Then Jane Doe views the first web page.

5 Further illustrating the example transaction from one alternative embodiment of a payment system server transaction, a web page profile target result might be: a Web Page with a banner ads reading: "US air tickets to the Islands 50% off;" "Welcome to the worlds largest store that  
10 specializes in luxury goods for less," "See our site for decorating your new house with a Rocky Mountain Flare," "New improved back massager with heating element to reduce aches and pains only \$19.99," "Vuiton luggage set - buy now and pay no interest for one year," and "News Content: NY Times reports  
15 new drug for men with heart problems."

#### AD AND TARGET PROVISION SYSTEM

Figure 10 illustrates an ad and target provision system. Advertisers may require a facility with which to provide ads to an advertising server. Furthermore, an  
20 advertising server may require a facility with which to obtain and or collect information for targeting accesser(s). Advertiser(s) may affect the provision of ad(s) and

information 10705. In essence, here an advertiser becomes an  
accesser and engages in a transaction 7705 of Figure 7, 10705  
with the entity controlling the advertising system server who  
in this case becomes a provider of advertising services. The  
5 advertiser may commence transaction engagement in a manner  
similar to that shown in Figure 5, except the advertiser will  
provide ads for placement in the web form employing standard  
data processing techniques such as but not limited to  
javascript applets for uploading of data from an accesser web  
10 browser, and or the like. Upon the provision of advertiser  
ad(s) and information 10705, the advertising system server  
affects the storage of advertiser ad(s) and information in an  
advertiser database 101003. At this point, the advertisers  
themselves, who are currently acting like an accesser, may  
15 optionally become the targets of an ad compensation system  
7704 of Figure 7, 10702.

Asynchronously, to the aforementioned ad provision  
system 10705, 101003, targeting information provision may  
occur 101001, 101002. An informant may provide accesser  
20 activity and or availability information 101001. Upon the  
provision of activity and or availability information 101001,  
the advertising server, or other information tracking entity

such as another informant, may affect the storage of accesser activity and or availability information in an accesser database 101002. At this point, the informants may optionally become the targets of an ad compensation system 7704 of Figure 7, 10702.

Figure 11 illustrates various anonyfier interactions. An anonyfier server 111101 may separate accesser identity information from accesser transaction information. Furthermore, the anonyfier may securely protect and or prevent information requesting entities 111102 from obtaining and or realizing the identity of an accesser 11601 while still providing the information requesting entity with determined and or limited accesser transactional information; e.g., see Figure 18.

Employing conventional cryptographic techniques, an accesser may identify itself to an anonyfier. For example, in one embodiment, an anonyfier may identify an accesser by verifying a digital certificate 111103b provided by the accesser. Thus, an accesser of an information requesting entity may provide the information requesting entity with an encrypted digital certificate 111103a, which the information requesting entity may relay to the anonyfier server along with

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its own digital certificate 111103c. Conversely, the  
information requesting entity may provide the accesser with an  
encrypted digital certificate 111103a, which the accesser may  
relay to the anyfrier server along with its own digital  
5 certificate 1103b. The anyfrier server may then verify  
accesser and or information requesting entity identity and  
provide the information requesting entity with determined and  
or limited accesser transactional information without accesser  
identification information. Thus, for example, an accesser  
10 visiting a merchant and engaging in a transaction for jelly  
beans (i.e., continuing the example in Figure 5), may limit  
identifying information disclosure; e.g., Figure 18.

#### WEB FORMS

15 Figure 18 illustrates anonID web forms. This  
illustration is for purposes of example only, and in no way  
should be considered a limited application and or  
implementation of the present contrivance. The transaction  
engagement commenced in Figure 5 may be concluded with the  
provision of anyfied accesser information by providing the  
20 provider of Figure 5 with information released by an accesser  
controlling anyfrier server disclosure via an anonID web form  
18402. The accesser may traverse to the anonID web form upon



having engaged a submit anonID button 5516 of Figure 5. In the anonID web form the accessor may select information to keep anonymous by engaging check boxes 181801 and or any like facility with a cursor 18408.

5 An anonID web form may contain information fields containing and or representing identifying information such as, but not limited to accessor: name 18506, social security number 181816, address 18507, zip code 18510, medical history 181813, and or the like. An anonID web form may also contain  
10 information fields containing and or representing non-identifying information such as, but not limited to accessor: city 18508, state 18509, country 18511, credit rating 181804 (typically a numeric value), credit transactions 181806, web site visit locations 181807, buying habits 181808, income  
15 181809, liabilities 181810, assets 181811, net worth 181812, overall transaction rating 181814, and or the like.

All of the information fields may have an associated current rating 181802. Engaging or disengaging anonymification 181801 of information fields will affect the current rating.

20 For example, by not providing her name, Jane Doe may incur a five point rating for that field because creditors and providers are wearier about engaging in a transaction with an

anonymous entity. Had Jane not anonymized her name 18506,  
181801, her score current rating score may have been zero for  
her name 1802, 18506 if her name had a good reputation rating  
with the jelly bean provider; or her current rating may have  
5 been ten if she had a bad reputation rating with the jelly  
bean provider. Thus, Jane Doe, i.e., the accesser, may  
improve or worse her overall rating for the jelly bean  
transaction 181814, 181802 by selecting what information to  
keep anonymous 181801. In this example, a lower overall  
10 numeric score 181814, 181802 would result in a better overall  
accesser credit rating; however, many other ranking and rating  
systems may be employed. An anonymizer server, and or a  
payment system with anonymization facility may also provide  
the accesser with suggestions to improve ratings 181803.

15 In the example web form for Jane Doe, Jane has  
chosen to not provide the jelly bean provider with her name,  
18506, 181801, her social security number 181816, 181801, her  
accesser credit account 181805, 181801, her accesser credit  
transactions 181806, 181801, her accesser liabilities 181810,  
20 181801, her accesser net worth 181812, 181801, nor her  
accesser medical history 181813. This yields a transaction  
rating of thirty for Jane Doe 181814, 181802. The accesser

may affect the provision of information limited by her disclosure selections 181801 and or transaction rating 181814, 181802 to creditors, payment system servers, and or providers by engaging a button to submit anonID information 181815.

- 5 Based on the transaction rating, a payment system server, creditor, and or provider may decide to approve a transaction and commence transaction engagement.

#### SYSTEM AND OF ANONYFIER INTERACTIONS

- 10 In Figure 11, an accesser may affect the provision of information limited by her disclosure selections 181801 of Figure 18 and or transaction rating 181814, 181802 of Figure 18 to information requesting entities 111102 such as but not limited to creditors, payment system servers, and or providers by engaging a button to submit anonID information 181815 of
- 15 Figure 18. In one preferred embodiment, the disclosure of anonID information to an information requesting entity is accomplished by: encrypting an accesser digital certificate, an information requesting entity identifier (such as but not limited to an IP address or digital certificate 111103a
- 20 obtained by the accesser from the information requesting entity), accesser selections of information to keep anonymous 181801 of Figure 18, and any required accesser encryption

keys; all of which once encrypted is provided to an anyfrier  
server; i.e., an accesser request to provide anonID  
information 11104 to an information requesting entity. The  
anyfrier server may decrypt this request to provide anonID  
5 information to an information requesting entity 111105. The  
anyfrier server may verify the legitimacy of the request by  
verifying the accesser digital certificate. If the accesser  
request is not legitimate, no information will be provided.  
The anyfrier may then provide information selected for  
10 disclosure 181801 of Figure 18 from an anonID database; the  
anyfrier my have to employ an encryption key provided by the  
accesser in the accesser request to provide anonID information  
111104 to decrypt certain identifying information field in  
conjunction with anyfrier keys. Before the anyfrier may  
15 provide the anonID information with a transaction rating and  
its own digital certificate all encrypted to the information  
requesting entity, the anyfrier will verify the legitimacy of  
the information requesting entity by requesting a digital  
certificate 111103c from the information requesting entity and  
20 comparing it to the digital certificate purportedly supplied  
by the information requesting entity to the accesser 111103a  
that was provided to the anyfrier in the accesser request to

provide anonID information 111104. If the identity verification information provided to the anyfier 111103a, 111103b, 111103c is not legitimate, no information will be provided. Upon identity verification, anonID information is

5 encrypted with the anyfier's and accesser's digital certificates and provided to the information requesting entity 111105. The information requesting entity may then obtain the encrypted anonID information, decrypt it, and make use of it.

Alternatively, rather than sending the encrypted

10 digital certificate to the information requesting entity for relay to an anyfier server, the accesser may have the encrypted digital certificate provided directly to the anyfier server. Of course many alternative embodiments exist employing conventional cryptographic techniques to

15 provide anonID information to an information requesting entity and ensure identity through standard identity verification techniques.

#### ANONYFICATION SYSTEM

Figure 12 illustrates an anyfication system. An

20 accesser wishing to maintain anonymity and employing the services of an anyfier, said accesser may access a communications network 121201. If the accesser navigates to

an entity not requesting information 121102, then the accesser may continue to access and navigate a communications network unfettered 121201. However, upon an accesser navigating to an information requesting entity 121102, an anonyfier server may  
5 protect the accesser's identity by affecting provision of anonID information 121203, 121204. Upon an information request 121102, an information requesting entity may obtain anonID information from either an accesser 121203 and or an information holding source 121204 such as but not limited to  
10 an informant, an anonyfier server, payment system server with anonyfier services, and or the like.

AnonID information is accesser information (i.e., any information related to an accesser) with no accesser identifying information except a non-identity disclosing  
15 identifier such as, but not limited to a digital certificate. Identifying information is any information that may be employed to particularly identify a particular individual accesser; for example, a name, a social security number, or even a street address may be used to identify a particular  
20 individual while a salary, credit rating, or purchase description (without more) will not particularly identify an individual. Preferably the digital certificate is changed

from time to time. AnonID information provides the information requesting entity accesser transactional information while not violating and or exposing accesser identity. This allows information requesting entities to make  
5 queries for transactional information of an information holding source with regard to the accesser, and or aggregates of accesser, all without actualizing accesser identity.

All identifying accesser information is preferably double key encrypted in an anonID database that may be  
10 accessed by an anyfier server. The anyfier maintains only one key and may not access or decrypt the identifying information without the provision of the other encryption key that may only be provided by the accesser on a per transaction basis.

15 Furthermore, accessers may establish what types of information is to be maintained anonymous and will require their approval for disclosure for those wishing to gain access; e.g., see Figure 18. These settings may be changed on a per transaction basis employing web form check boxes, and or  
20 other facilities of the like; e.g., see Figure 18.

#### CREDIT EFFECT SYSTEMIZATION

Figure 13 illustrates a credit effect systemization 131301. A credit effect systemization utilizer (CESU) such as a provider, creditor, accesser, payment system server, anonymifier, and or the like may employ a credit effect systemization. Initially, an accesser may affect the provision of accesser information 131302. Typically this may be accomplished through web forms as exemplified in Figure 5 and or Figure 18. Upon provision of accesser information, the CESU may affect the obtaining of accesser information 131303. Upon obtaining accesser information, the CESU may affect the provision of a rating based on accesser information 131304. Accesser credit ratings may be based on numerous heuristics such as but not limited to: target desirability, random, frequency, location, provider provision conflict avoidance, last purchase relatedness, and or the like. This rating may be provided employing heuristics similar to those discussed in Figure 7 for ad compensation provision 7715 and or Figure 9 for the advertising targeting system 9715.

Upon provision of accesser ranking, an accesser may elect to affect her ranking 131305. In one embodiment, an accesser may elect to affect accesser ranking by opting to access an anonID web form. The accesser may opt to access an



anonId web form by engaging a submit anonID button 5516 of  
Figure 5. Upon election to affect accesser ranking 131305,  
the CESU may affect and or allow improving accesser ranking  
131306. In one preferred embodiment, the CESU accesser  
5 ranking allowance and or effect 131306 is enabled by allowing  
the accesser to keep certain accesser information anonymous  
181801 of Figure 18.

In an alternative embodiment, the CESU may  
automatically affect accesser rankings by employing various  
10 heuristics, such as but not limited to ranking optimization,  
anonymity optimization, combinations thereof, and or the like.

Upon CESU accesser ranking allowance and or effect  
131306 or upon a negative election to affect accesser ranking  
131305, the CESU may affect the provision of ranking, e.g.,  
15 181814 of Figure 18, and or accesser determined information  
181801 of Figure 18, 131307. Typically the provision of  
accesser determined information and or ranking is provided to  
CESU(s).

#### CREDIT AUCTION

20 Figure 14 illustrates a credit auction 141401. An  
information server, accesser, payment system server,  
anonymifier, and or the like may employ and or integrate a

credit auction. Initially, an accesser may affect the provision of accesser credit requests 141301. In one embodiment, the provision of an accesser credit request 141301 may allow the accesser to affect their credit rating similarly and or through the credit effect systemization 131301 of Figure 13. Typically, the credit request may be facilitated through a transaction engagement 6603 of Figure 6 through a provider 6602 of Figure 6 to a payment system server 6609 of Figure 6.

Upon accesser affecting a credit request 141301, a credit auction utilizer may affect the provision of ranking and or accesser determined information 14307. A credit auction utilizer (CAU) such as a provider, accesser, creditor, payment system server, anonymifier, and or the like may employ a credit auction. The CAU may affect the provision of ranking and or accesser determined information 14307 similarly to how the CESU affects provision of ranking and or accesser determined information 131307 of Figure 13; i.e., by employing anonID web forms as discussed in Figure 18, and or the like.

Creditors may affect the provision of bids for accesser credit request(s) and or portions of accesser credit request(s) 141403. Creditors may provide a credit auction and

or a payment system server with credit auction facility with creditor information and availability of credit and or conditions. For example, creditors may provide a credit auction with the right to approve credit requests for

5 accesser's with credit ratings at a specified level, and with apportioned blocks of credit; e.g., a creditor X may provide \$1 Million of credit for accessers with excellent credit ratings in blocks of accesser capital not to exceed \$5,000 per

10 accesser request at a 5.5% fixed annual lending rate. Thus if an accesser is requesting \$15,000 in credit, creditor X may supply the first \$5,000 in credit, assuming the 5.5% rate is the lowest offered to the accesser, and subsequent offers from other creditors may fulfill the remainder of the accesser

15 creditor request for \$10,000. Bids by the creditors may be in the form of offers and or provision of terms for credit auction offers; i.e., credit auction provision of suitable accesser credit requests. Conversely, credit auctions may solicit creditors for offers based on available accesser credit requests. Of course creditors may specify any number

20 of terms, conditions, requirements, provisions and or the like when making credit bids available. In one embodiment, such conditions may be set by employing standard data processing

techniques such as regular expressions working on XML based web forms with rule sets based on creditor requirements. Some non-limiting examples of heuristics factors that may be employed by creditors were discussed in Figure 9; e.g., credit rating, outstanding debt, and or the like.

A credit auction may affect obtaining preferred credit offers and or preferred solicitations for offers (PCO/PSO) until accesser request(s) fulfillment 141404. PCO/PSOs are bids accepted based upon accesser requirements and or preferences. For example, an accesser may specify that she wishes to obtain \$10,000 in credit employing anonID information hiding her name, social security number, credit history, et al. The accesser may not care if the credit is provided by a single credit provider, but does want the overall lending rate to be below 12.5% fixed. Based on the accesser's preferences, creditor credit offers at 10% one year variable rate credit offers would be turned down. Thus, only credit offers matching accesser preferences will be employed by the credit auction to fulfill the accesser credit request. The credit auction may attempt to fulfill an accesser and or creditor conditional offer for an indefinite or set period of time. If the set period of time elapses with no credit

fulfillment, then a provider and accesser will not obtain approval for the accesser credit request.

Upon accesser credit request fulfillment 141404, the credit auction may affect the provision of credit issuance, confirmation and or approval 141405. Typically, the credit auction may affect a payment system server to issue credit 7709 of Figure 7. Similarly, the credit auction may affect a payment system to provide credit request and or credit issuance approval and or confirmation 6608 of Figure 6, 7708 of Figure 7.

In one preferred alternative embodiment, a payment system server and or the credit auction server allows the preapproval by way of scoring, rating, and or ranking of the accesser (e.g., buyer requesting credit) before going into auction. Once at the auction, a creditor can bid on credit requests based on preapproval information. This allows the accesser to anonymously show the seller he or she has the ability to pay with out revealing their identity. Once a transaction has occurred, the creditor may decrypt the accesser's identity if the accesser allows it; however,

typically the accesser will have to allow for identity access for credit provisions.

#### CREDIT PROVISION SYSTEM

Figure 15 illustrates a credit provision system

5 151501. Typically a provider and or creditor will employ a credit provision system. Traditionally, providers would extend credit to accessers by having them apply for provider credit cards and or the like; e.g., a Macy's credit card. The credit provision system allows for any provider to extend  
10 credit directly to an accesser as required at any time. An accesser may affect the provision of a credit request 151301, similarly and or through the credit effect systemization 131301 of Figure 13.

15 Upon accesser affecting a credit request 151301, a payment system server may affect the provision of ranking and or accesser determined information 15307, similarly and or through the credit effect systemization 131307 of Figure 13.

20 Upon obtaining accesser ranking and or accesser determined information 151307, the provider may affect the provision of credit issuance, confirmation, and or approval 151503. Typically, the provider may affect a payment system server to issue credit 7709 of Figure 7. Similarly, the

provider may affect a payment system to provide credit request and or credit issuance approval and or confirmation 6608 of Figure 6, 7708 of Figure 7. The primary difference, however, being that the provider 6602 of Figure 6 will take the place of the creditor 6611. Therefore, the provider will issue credit to the accesser 6612 of Figure 6, and receive payment from the accesser. Although, alternatively, the payment system server may act as an intermediary between the accesser and the provider.

#### PROFILE PROVISION AND PROFILE ADAPTIVE BEHAVIOR

Figure 16 illustrates an instance profile provision 161601 (IPP) and profile adaptive behavior (PAB) system 161604. The IPP/PAB allows a provider to tailor offerings to individual and or groups of accesser(s). Initially, an IPP/PAB system utilizer, typically an accesser, may affect provision of accesser anonID information 161602 to a provider. An IPP/PAB system utilizer (IPSU) such as a provider, accesser, creditor, payment system server, anyfyier, and or the like may employ an IPP/PAB system.

Upon provision of accesser anonID information 161602, a payment system server with anyfyying facilities may affect the provision of accesser determined information and or

accesser credit rating information to a provider. Based upon this accesser determined information and or rating information, the provider may affect provision offerings and or solicitations for provision offerings 161604. For example, upon obtaining determined accesser and ranking information for accesser Y, the provider may notice that accesser Y will buy multiple bundled products when grouped together into a package discount. The provider may configure his or her information server to modify offerings and provide a custom package of goods at a discount dynamically for accesser Y based on accesser Y's profile.

#### VARIOUS SERVER SYSTEMS INTERACTIONS

Figure 17 illustrates an overview of an embodiment of various server system(s) interaction(s). This embodiment is for purposes of illustration only, and in no way should be considered limiting. Information server(s) 17117 act as gateway for various electronic payment server module components 3125 of Figure 3. Electronic payment server module components such as but not limited to advertising server module(s), delivery verification server module(s) 17123, payment server module(s) 17125, credit auction module(s) 17124, anonymifier server module(s) 17121, cryptographic



module(s) 17120, databases 17119, 171719, and or the like may all interact with one another in various combinations employing standard data processing techniques.

In one typical embodiment, a payment system server  
5 may communicate with: an information server 17117 to allow providers, and accessers access; a delivery verification server module to provide a way to release funds to providers upon an accesser's receipt of provisions; a credit auction module to provide creditors, and accessers with a credit  
10 market, and or an anyfier server module to allow accesser's to separate identity from transactional history. Also, payment system server has access to databases 17119a, 1119b of Figure 1, 17119c, 171719 either through direct connection or through intermediary modules. A credit auction 17122 may  
15 communicate with: an information server directly, or preferably through a payment system server with creditors, accessers, and or the like; a delivery verification server may be employed to verify the electronic receipt of credits and or payments; an anyfier server module may be employed as well.

20 A delivery verification server may communicate with: an information server for anyone wishing to obtain notice of delivery verification information; a payment system server for

release of payment; an advertising server 17122 to verify receipt of ad(s), and or advertiser payments; and an anyfyier server to maintain accesser anonymity while still providing provision receipt information. The advertising server may  
5 communicate with: an information server to provide advertising to accessers and or the like; a delivery verification server; an advertiser database for maintaining advertiser information and ad(s). An anyfyier server may communicate with: an information server module, a credit auction, a payment system,  
10 a deliver verification server, an advertising server, and a cryptographic server 17120. The anyfyier server employs the cryptographic server for processing cryptographic requests. The anyfyier may also communicate with an accesser 17119a, provider, and anonID database 17119c. In this particular  
15 embodiment, the anonID database is a part of an accesser database. Thus, the accesser database contains anyfyied accesser identity information that may not be viewed without both an anyfyier server key, and an accesser decryption key.

Any of the modules may access any number and or  
20 types of databases either through direct controller connection, e.g., Figures 1 and or 2, and or through other controllers via a communications network.

NON-REPUDIATION CONVERTER

Figure 19 illustrates an overview of an embodiment of an identification key (ID) to non-repudiation converter (i.e., non repudiation converter).

5           An accessor may provide an identification key 191901. An ID may be any item uniquely identifying an individual such as, but not limited to a driver's license with magnetic strip, a credit card, a library card, and or the like. The uniquely identifiable matter embedded into the ID, 10 is a 3<sup>rd</sup> party ID code. Upon obtaining a pre-existing ID, the non repudiation converter allows for selection of a validation technique 191902 to validate the ID 191903. The ID may be validated by automatically verifying the ID 191904, or manually verifying the ID 191915. Of course in alternative 15 embodiments, establishments employing the non repudiation converter may opt to only employ automated verification or only manual verification.

Automatic verification of the ID 191904 includes inspecting the ID 191905, identifying the ID type 191906, and 20 verifying the fidelity of the ID 191907. Upon obtaining the ID, an ID reader may be engaged 191908 upon the ID. A 3<sup>rd</sup> party ID code may be obtained by way of an ID reader device

such as, but not limited to card readers, disc readers, bar  
code readers, optical scanners, and or the like depending on  
the embodiment of the ID 191909; this may include a person  
hand keying an ID attributes (e.g., card numbers) into a  
5 computer system by way of a n input device (e.g., a keyboard).  
Upon engaging an ID reader upon an ID, the information read by  
the ID reader is scanned or parsed for a 3<sup>rd</sup> party ID code  
191910. Typically, 3<sup>rd</sup> party ID codes have patterns  
identifying their source of origin. Those skilled in the art  
10 know the location of certain information codes embedded into  
Ids that identify the ID type 191906. Parsing the information  
employs standard data processing techniques such as string,  
compare, concatenate, sort techniques, and the like.

Upon parsing the 3<sup>rd</sup> party ID code for attributes,  
15 the parsed attributes are used as tokens for querying a  
database of ID types 191911. If the attributes do not match a  
known ID type 191912, then the ID 191901 may once again be  
processed by the ID reader 191908. This rescanning may be  
repeated as long as a loop limit 191926 is not breached. The  
20 loop limit may be specified and may be infinite. If the loop  
limit is breached, untrustworthy accesser procedures will be  
engaged 191927. However, if the attributes of the parsed 3<sup>rd</sup>

party ID code do match a known ID type 191912 in an ID type database 191911, then the 3<sup>rd</sup> party ID code's fidelity will be verified 191907. Those skilled in the art know of the simple checksums that may be performed on 3<sup>rd</sup> party ID codes that may be used to verify the fidelity of the ID. Upon having identified a known ID type in the ID type database, verification attributes associated with the identified ID type are retrieved from the database. These retrieved and known ID type attributes are used as a basis to compare with the parsed attributes 191913. If the known attributes do not match the parsed attributes 191914, then the ID is not valid and may be re scanned assuming a loop limit hasn't been breached 191926. However, if the parsed attributes match those of known ID type attributes in an ID type database, then the ID is valid and the parsed 3<sup>rd</sup> party ID code may be passed for further processing 191928.

Manual verification of the ID 191915 includes identifying the ID type 191916, inspecting the ID 191917, and verifying the fidelity of the ID 191918. Manual verification differs primarily in that identification of ID type 191916 is a manual task. Upon obtaining an ID, someone needs to examine the ID 191919 and determine if it is an acceptable type

191920. Acceptable types are types that may be processed either through an ID reader, or manual entry. If the ID is not an acceptable type 191920, then a non repudiation converter may accept other IDs 191926 until a loop limit breach occurs 191926 or an acceptable form is identified. Upon identifying an acceptable ID type 191920, inspection of the ID 191917 and fidelity verification of the ID 191918 occur similarly as for automated ID verification 191904.

Figure 20 further illustrates an overview of an embodiment of an identification key (ID) to non-repudiation converter (i.e., non repudiation converter). Upon validating an ID 191903, 191928 of Figure 19, 201928, the non repudiation converter will take the intangible 3<sup>rd</sup> party ID code and convert it into a secure form to be used with a payment system server 20609 as a non repudiation code. There is a direct correlation between the converted ID code, and the original 3<sup>rd</sup> party ID code. The 3<sup>rd</sup> party ID code at a minimum should be encrypted 202002, 202004, 202007, 202009. The form of encryption may be any of those mentioned in 2205 of Figure 2, and elsewhere, as long as the proper and complementary decryption scheme is used for any particular encryption

5 scheme. However, depending upon deployment resources, and the requirements of any particular payment system, biometrics 202003 , transaction information 202005, personal identification numbers 202008, and hashing 202011 may augment the encryption to enhance security, if so desired.

10 Upon validating an ID 191903, 191928 of Figure 19, 201928, the non repudiation converter may obtain biometrics 202002 if the desired function is desired or required. Biometric devices may include peripheral devices such as 15 finger print scanners, retina scanners, and or the like. If biometric devices are present, biometrics may be obtained 202003, and used as a basis for converting the raw 3<sup>rd</sup> party ID code. In an alternative embodiment, a biometric code derived from the obtained biometrics may be used without a 3<sup>rd</sup> party ID 20 code, itself becoming the basis for identification to non repudiation conversion. Upon obtaining the biometrics, biometric software will return biometric information that may be passed along with any 3<sup>rd</sup> party ID code for further processing 202004. The biometric information returned from 25 the biometric has the property of being unique to the subject upon which the biometric device was applied. Similarly, if no biometrics are obtained 202002, the 3<sup>rd</sup> party ID code will be

passed for further processing 202004. If desired, transaction information may be obtained 202004 for inclusion into generating a non repudiation ID. If not, information, namely a 3<sup>rd</sup> party ID code and or biometrics, will be passed for

5 further processing 202007. If desired, transaction information will be obtained 202005. Transaction information may include the date, time, point of sale (POS) number of a merchant, and or the like. Such transaction information may be obtained by merchants by way of credit card machines and or  
10 the like. Including the merchant transaction information would secure the non repudiation ID to a single merchant.

Thereafter, a personal identification number and or password (PIN) may be obtained 202007. PINs may be obtained 202008 by standard key entry peripheral devices such as a keyboard,  
15 credit card terminal, and or the like. If no PIN is to be obtained, then the 3<sup>rd</sup> party ID code plus any of the optional non repudiation enhancing information (i.e., biometrics and or transaction information) will be passed for encryption 202009.

If a PIN is provided, then the PIN will be provided along with  
20 the 3<sup>rd</sup> party ID code plus any of the optional non repudiation enhancing information. Any number of encryption algorithms may be chosen, and a preferred algorithm choice will depend



006093 10100  
upon deployment considerations such as national regulations  
limiting encryption strength, hardware resources, and  
complexity burden of operation minimization. Upon encrypting  
the 3<sup>rd</sup> party ID code and any of the optional non repudiation  
5 enhancing information, optional post encryption manipulations  
may 202010 be applied. These optional post encryption  
manipulations may themselves also be encryptions. Applying  
hashing algorithms 202011 is desirable for increased security  
purposes. However, if no hashing has is applied 202010, then  
10 the encrypted 3<sup>rd</sup> party ID code and any of the optional non  
repudiation enhancing information may be sent through a  
communications network 20113 to a payment system server 20609  
for verification. Similarly, even if the information is  
hashed 202011, the non repudiation ID may be sent over the  
15 communications network 20113 to the payment system server  
20609.

20 The payment system server upon obtaining the non  
repudiation ID may verify the validity of the non repudiation  
device by employing standard cryptographic techniques. In one  
example, the non repudiation ID may serve as a public key pair  
complement that will be sent to the payment system server with  
any payment information for unlocking. Upon obtaining the

public key variant of the non repudiation ID, the payment server may decrypt the information and validate that the ID is on record as being valid, and if so send back an authorizing code to the merchant using the non repudiation converter. In  
5 an alternative embodiment, the merchant and payment system server have already agreed upon a key, and upon decryption the payment system server will verify that the encrypted information in the non repudiation converter ID is on file. The payment server may decrypt this information employing  
10 standard encryption techniques generally employing complimentary decrypting algorithms, and or applying decryption in the reverse processes as described thus far in Figure 20. Upon successful decryption, the payment system server may compare the 3<sup>rd</sup> party ID code (and if present any  
15 PIN, transaction information, and or biometrics) with information stored and available to the payment system server to verify the non repudiation ID. If any of the information does not match up to payment system server records, then any subsequent transactions may be repudiated.

20 The payment system server (and or any ancillary servers that may handle such functionality for the payment system server; i.e., cryptographic controllers of Figure 2)

may obtain and create the original key and or non repudiation ID code and or compliment by initially obtaining and or performing the encryption described above in Figures 19 and 20 locally on site or from an accesser's system.

5           In one embodiment, the payment system server operators may decide to employ drivers' licenses and PINs for the creation of non repudiation IDs. An accesser would go to a payment system server providing any requisite peripheral devices to swipe or otherwise enter in a driver's license  
10       number and then provide a PIN, both of which would be used as the basis for creating a pair of encryption keys. The private key would be saved on site at the payment system server. Merchants using the payment system server would be able to generate the public key pair compliment on demand by obtaining  
15       the driver's license number and PIN at the merchant's site through the use of a non repudiation converter.

By employing a 3<sup>rd</sup> party ID, a payment system server may avoid the costs of creating a tangible ID as is the norm. Rather, by employing a non repudiation converter, the payment  
20       system server instead creates a non tangible version of the ID, namely the non repudiation ID, which is based off a tangible 3<sup>rd</sup> party ID.

CLOSED LOOP INTO EXTRA-LOOP RESOURCES ENABLEMENT SYSTEM

Figure 21 illustrates an overview of one embodiment of a closed loop payment system extra-loop resources

5 enablement system (ELRES).

Creating a secured payment transaction system requires a technology model that interfaces to both closed loop systems 212103 and merchants 212105. One example of a closed loop system is a university campus card system; meaning  
10 university systems do not support transactions that beyond the realm of the university. The present invention establishes a gateway that extends the realm of closed loop systems and merchants to beyond their traditional realms by establishing a platform that will interface with the a payment system server  
15 21609 on one end (that may be interconnected with many other payment systems itself by way of a communications network, and or the like) and the merchants 212105 (that had no access to the closed loop and or other payment systems) on the other end. By adapting these limited systems to communicate and  
20 interact with other payment systems, the present invention provides following capabilities in one embodiment:

the ability to identify the user's balance to  
determine if the amount of funds available can be applied to  
the products and services being ordered (i.e., on-line  
verification of funds); the ability to enable the user to  
5 proceed through checkout by paying for provisions through his  
or her closed loop account (e.g., his or her university  
account); the ability to record the details of the transaction  
including payer, payee, data, time and amount of transaction;  
the ability to execute the settlement transactions between the  
10 closed loop system's bank and the merchant's bank; and the  
ability to assist the closed loop system, merchant, and or  
accesser in the reconciliation of settlement and transaction  
recording.

A conventional closed loop payment system 212102 may  
15 employ a database 21119 to track transactions limited to  
accepting funds 212101 from an accesser 21601 for closed loop  
related commerce 212103. In a typical closed loop system  
there would be no link or communications between a closed loop  
system 212102 and non affiliated (i.e., extra loop) systems  
20 (e.g., payment system servers 21609 and merchants 212105). In  
one embodiment, an ELRES employs a dynamic adapter 212104a  
that is integrated into the payment system 212102 and thus

facilitating communications with a payment system server  
21609. This allows the payment system server to act as a  
gateway for other merchant's and payment systems to access the  
funds and or credit 212101 originally limited to the closed  
5 loop system (e.g., Internet web merchants 212105 and or others  
of like). Other merchant systems tying and or communicating  
with payment system servers may similarly and individually be  
adapted 212104b. This expands the accesser's 21601 utility by  
freeing the accesser to employ funds 212101 originally limited  
10 to the closed loop system for other purposes (e.g., 212105)  
through the payment system server 21609.

#### DYNAMIC ADAPTER

Figure 22 illustrates an overview of one embodiment  
of a dynamic adapter. The dynamic adapter 212104 of Figure 21  
15 is a self installable API that either merchants 212105 of  
Figure 21 and or closed loop payment systems 21609 of Figure  
21 may "plug & play" into their existing system (i.e., target  
systems). Upon installation and configuration of the dynamic  
adapter communications are established allowing the transfer  
20 of funds and other payment system functions through standard  
payment system electronic transfer techniques.

The dynamic adapter itself may be placed on a computer readable medium. Upon providing the computer readable medium containing the dynamic adapter and installer (i.e., installer medium) to either a closed loop payment system and or merchants (i.e., target systems), the dynamic adapter installer may be executed either automatically through a self executing script or executable, or execution may be affected by the installing party 222201. Upon executing the installer, the dynamic adapter installer analyzes obtains the identity of the desired bridge system (e.g., the payment system server 21609 of Figure 21). The installer may obtain this identity by allowing a user to select potential system types from a pop-up menu, typing in the name in a text box, and or other like facilities that may obtain a token for searching 222202. Upon obtaining a token (e.g., string) representing the desired bridge system, the installer medium is searched for payment system bridge software compatible with the desired bridge system. The search may be accomplished by creating a table in which each payment system bridge software package entry has a corresponding list of compatible desired bridge systems and or target systems. Thus using standard data processing search techniques, the table (and or any other

functionally equivalent data structures) may be searched for the instances of the token. All corresponding payment system bridge software will be selected on the basis of such a token search 222203. Thereafter, the dynamic adapter installer

5 analyzes the system upon which it is executing (i.e., the target system). The installer contains a list of known payment and merchant systems and checks locations on the target system for the existence of any of the listed systems. For example, The Processing Network, Inc.'s SecureCharge; 10 Virtual Merchant, Inc.'s Virtual Merchant; and or TouchNet Inc.'s E-commerce solution software all may be employed as (Internet) payment system bridge software bases. By creating a script that looks to see if particular isolated client payment system components are installed , the appropriate 15 bridge software may be installed. Thus, the dynamic database adapter installer will run through the list of all known payment system bridge software, checking if the target system has such components signifying compatibility with the selected payment system bridge software 222203 thereby further 20 narrowing selection 222204. Only the appropriate payment system bridge software is considered; namely payment system bridge software that may communicate with the desired bridge



system 21609 of Figure 21. If the installer finds payment system bridge software compatible with both the desired bridge system, and with system software and or other payment system client software residing on the target system 222206, then the installer will initiate the installation of the appropriate payment system bridge software package 2207. If, however, the installer does not find payment system bridge software compatible with either the target system or the desired bridge system 222206, then an error will be reported and a custom bridge will have to be developed 222208.

#### ALTERNATIVE EMBODIMENT OF PAYMENT SYSTEM INTERACTIONS

Figure 23 illustrates an overview of an alternative embodiment of payment system interaction(s). An accesser 23601 may employ a chip based smartcard 232302 to access the various services provided by a payment system 232307. One embodiment of a smartcard 232302 may contain any number of electronic purses (i.e., E-purses). Examples of smartcards include Gemplus, Inc.'s of France, GemXpresso Lite, SAM for MPCOS-EMV, and GemProton cars. Smart cards may include a CPU 23103, ROM 23105, RAM 23106. Either the RAM or the ROM may hold the smartcard's digital certificate 232305. These smartcards control accesser funds, which may be released or

depleted upon transaction completion changing the value in  
memory within the smartcard and or to smartcard linked  
accounts reflecting the purchase. Smartcards may contain an  
Operating System that supports a variety of security measures,  
5 Bi-directional Authentication, DES or Public Key Encryption,  
Elliptical Curve Algorithms, Anti-Tearing Flags, PIN/Passwords  
and Internal Random Number Generation for unique Digital  
Signatures, Session Journaling, and T=1 and T=0 protocols.  
Smartcards employ transfer protocols known to those skilled in  
10 the art.

Smartcards are like digital passports that carry  
consumers' digital certificates. Smartcards are portable  
secure keys that may be used between computer platforms and  
merchants. They may transported to wherever they are needed.  
15 Of course smartcard chips do not need to be in a physical  
card, they may be embedded in other devices and mediums, e.g.,  
cell phones, PDAs, and or the like.

The accessor may use the smartcard through a user  
interface 232306; the user interface may be a user interface  
20 module 2117 of Figure 2 and or a user interface device 2202b  
of Figure 2. This may be accomplished through a peripheral  
device for interfacing with smartcards disposed in

communication with the user interface and or through other ID  
to non-repudiation conversion facilities as discussed in  
Figure 19 and 20. This allows accessers to employ smartcards  
on the Internet 232309 even if the smartcards were originally  
5 designed to function only in conventional closed loop payment  
systems, which is discussed in greater detail in Figures 21-  
22. Similar to Figure 6, an accesser may access a provider  
23602, 6602 of Figure 6 and or a creditor, e.g., a payment  
system server bank partner, 23611 by way of user interface  
232306. However, the accesser may also provide transaction  
10 information directly to a payment system server 23609, which  
may be necessarily the case in closed loop payment systems  
adapted to act as a gateway as explained in Figures 21-22. An  
accesser may use a digital certification service 232308 such  
15 as, but not limited to an anonifier server 111101 of Figure 11  
for security purposes of validating the identity of the  
accesser and smartcard and associated accounts. The payment  
system server 23609, digital certification 232308, and  
creditor 23611 may all be disposed in communication with one  
20 another to pass information relating to payment and ensuring  
the validity of transactions. The accesser may then shop at  
both affiliated and non-affiliated web sites.

People and or entities may shop with various types of websites in the Internet 232309 including affiliated and non-affiliated sites that were either modified to work with a payment system server 23609 or not. Shopping at an affiliated website 232318a that is configured to interoperate with a payment system server 232310 will be authenticated 232319a with a payment system server 23609. Shopping at an affiliate merchant whose system has not been modified to interoperate with a payment system server 232311 may also be accomplished by shopping and authenticating 232319b through a payment system server 23609, which may be accessed through a user interface by the accesser.

Shopping 232318b at a non-affiliated merchant with smartcard facilities 232312 may be accomplished through a provider's web site 23602 via a user interface 232306 by the accesser. The merchant 232312 can then authenticate and obtain approval 232320a by providing smartcard information through a communications network, e.g., the VISA network, which will obtain further authentication and or approval 232320d from a creditor 23611, e.g., a payment system server and or a partner bank. The creditor 23611 may then authenticate the accessers' digital certificate 232305 with

his digital certificate 232308 and or that of the payment system server. The creditor 23611 and the payment system server may then resolve payments and or approvals as already discussed throughout this disclosure.

5 Shopping 232318c at a non-affiliated merchant without smartcard facilities 232313 may be accomplished through a provider's web site 23602 via a user interface 232306 by the accesser. The merchant 232312 can then authenticate and obtain approval 232320b by providing  
10 smartcard information through a communications network, e.g., the VISA network, which will obtain further authentication and or approval 232320d from a creditor 23611, e.g., a payment system server and or a partner bank. The creditor 23611 may then authenticate the accessers' digital certificate 232305  
15 with his digital certificate 232308 and or that of the payment system server. The creditor 23611 and the payment system server may then resolve payments and or approvals as already discussed throughout this disclosure.

Shopping at an affiliate merchant that is not online  
20 232315, an accesser may make a purchase that is authenticated 232319c with a payment system server 23609, and may later be viewed with a user interface 232306. Similarly, an accesser

may shop at a non-affiliated offline merchant 232316, but authentication is achieved through a communications network 23113a and further authentication 23230d occurs as already discussed above with regard to creditors 23611, digital certification 232308, payment system servers 23609 all of which may share data 232307 between one another as already discussed throughout the disclosure. Also ATM transactions 232317 may be authenticated 232321b through a communications network, e.g., Cirrus Plus Network, and authentication occurs similarly through a creditor 23611 as already discussed. Of course, smartcards 232302 may be charged and or accessed directly with a creditor 23611.

It should be understood that the above description is only representative of illustrative embodiments. For the convenience of the reader, the above descriptions have focused on a representative sample of all possible embodiments, a sample that teaches the principles of the contrivance. The description has not attempted to exhaustively enumerate all possible variations. That alternate embodiments may not have been presented for a specific portion of the contrivance, or that further undescribed alternate embodiments may be available for a portion, is not to be considered a disclaimer

of those alternate embodiments. It will be appreciated that many of those undescribed embodiments incorporate the same principles of the invention and others are equivalent. Thus, it is to be understood that the embodiments and variations  
5 shown and described herein are merely illustrative of the principles of this contrivance and that various modifications may be implemented without departing from the scope and spirit of the contrivance.

## CLAIMS

What is claimed is:

1 1. A method, comprising:

2 affecting provision of a credit request;

3 affecting provision of accesser determined

4 information;

5 affecting provision of bids for accesser credit

6 requests; and

7 affecting obtaining preferred credit offers.

1 2. The method of claim 1, wherein a step of affecting

2 provision of accesser credit rating, replaces the step of

3 affecting provision of accesser determined information.

1 3. The method of claim 1, wherein a step of affecting

2 provision of accesser determined information and accesser

3 credit rating, replaces the step of affecting provision

4 of accesser determined information.

1 4. The method of claim 1, wherein preferred credit offers are

2 obtained until request fulfillment.

1 5. The method of claim 1, further comprising affecting

2 provision of credit issuance.

1 6. The method of claim 1, further comprising affecting

2 provision of credit confirmation.



1 7. The method of claim 5, further comprising affecting  
2 provision of credit confirmation.

1 8. The method of claim 1, further comprising affecting  
2 provision of credit approval.

1 9. The method of claim 5, further comprising affecting  
2 provision of credit approval.

1 10. The method of claim 7, further comprising affecting  
2 provision of credit approval.

1 11. A system, comprising:  
2 means for affecting provision of a credit request;  
3 means for affecting provision of accesser determined  
4 information;  
5 means for affecting provision of bids for accesser  
6 credit requests; and  
7 means for affecting obtaining preferred credit  
8 offers.

1 12. The system of claim 11, wherein the means for affecting  
2 provision of accesser determined information, instead, is  
3 configured for affecting provision of accesser credit  
4 rating.

1 13. The system of claim 11, wherein the means for affecting  
2 provision of accesser determined information, instead, is  
3 configured for affecting provision of accesser determined  
4 information and accesser credit rating.

1 14. The system of claim 11, wherein the means for affecting  
2 obtaining preferred credit offers is configured for  
3 obtaining preferred credit offers until request  
4 fulfillment.

1 15. The system of claim 11, further comprising a means for  
2 affecting provision of credit issuance.

1 16. The system of claim 11, further comprising a means for  
2 affecting provision of credit confirmation.

1 17. The system of claim 15, further comprising a means for  
2 affecting provision of credit confirmation.

1 18. The system of claim 11, further comprising a means for  
2 affecting provision of credit approval.

1 19. The system of claim 15, further comprising a means for  
2 affecting provision of credit approval.

1 20. The system of claim 17, further comprising a means for  
2 affecting provision of credit approval.

- 1 21. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:  
3 code for affecting provision of a credit request;  
4 code for affecting provision of accesser determined  
5 information;  
6 code for affecting provision of bids for accesser  
7 credit requests; and  
8 code for affecting obtaining preferred credit  
9 offers.
- 1 22. The computer readable medium of claim 21, wherein the  
2 code for affecting provision of accesser determined  
3 information, instead, is configured for affecting  
4 provision of accesser credit rating.
- 1 23. The computer readable medium of claim 21, wherein the  
2 code for affecting provision of accesser determined  
3 information, instead, is configured for affecting  
4 provision of accesser determined information and accesser  
5 credit rating.
- 1 24. The computer readable medium of claim 21, wherein the  
2 code for affecting obtaining preferred credit offers is  
3 configured for obtaining preferred credit offers until  
4 request fulfillment.

25. The computer readable medium of claim 21, further comprising code for affecting provision of credit issuance.

26. The computer readable medium of claim 21, further comprising code for affecting provision of credit confirmation.

27. The computer readable medium of claim 25, further comprising code for affecting provision of credit confirmation.

28. The computer readable medium of claim 21, further comprising code for affecting provision of credit approval.

29. The computer readable medium of claim 25, further comprising code for affecting provision of credit approval.

30. The computer readable medium of claim 27, further comprising code for affecting provision of credit approval.



1 35. The apparatus of claim 31, further comprising code to  
2 affect provision of credit issuance.

1 36. The apparatus of claim 31, further comprising code to  
2 affect provision of credit confirmation.

1 37. The apparatus of claim 35, further comprising code to  
2 affect provision of credit confirmation.

1 38. The apparatus of claim 31, further comprising code to  
2 affect provision of credit approval.

1 39. The apparatus of claim 35, further comprising code to  
2 affect provision of credit approval.

1 40. The apparatus of claim 37, further comprising code to  
2 affect provision of credit approval.

1 41. A system, comprising:

2 a memory device; and

3 a processor disposed in communication with said  
4 memory device, said processor configured to:

5 affect provision of a credit request;

6 affect provision of accesser determined  
7 information;

8 affect provision of bids for accesser credit  
9 requests; and

10 affect obtaining preferred credit offers.

1 42. The system of claim 41, wherein the processor configured  
2 to affect provision of accesser determined information,  
3 instead, is configured to affect provision of accesser  
4 credit rating.

1 43. The system of claim 41, wherein the processor configured  
2 to affect provision of accesser determined information,  
3 instead, is configured to affect provision of accesser  
4 determined information and accesser credit rating.

1 44. The system of claim 41, wherein the processor configured  
2 to obtain preferred credit offers is configured to obtain  
3 preferred credit offers until request fulfillment.

1 45. The system of claim 41, further comprising the processor  
2 configured to affect provision of credit issuance.

1 46. The system of claim 41, further comprising the processor  
2 configured to affect provision of credit confirmation.

1 47. The system of claim 45, further comprising the processor  
2 configured to affect provision of credit confirmation.

1 48. The system of claim 41, further comprising the processor  
2 configured to affect provision of credit approval.

1 49. The system of claim 45, further comprising the processor  
2 configured to affect provision of credit approval.





006707-2270960

- 1 59. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:  
3 code for affecting a credit transaction; and  
4 code for affecting ad compensation.
- 1 60. The computer readable medium of claim 59, further  
2 comprising code for providing provisions.
- 1 61. The computer readable medium of claim 59, further  
2 comprising code for affecting delivery verification  
3 payment.
- 1 62. The computer readable medium of claim 60, further  
2 comprising code for affecting delivery verification  
3 payment.
- 1 63. An apparatus, comprising:  
2 a memory having at least one region for storing  
3 executable program code; and  
4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:  
6 code to affect a credit transaction; and  
7 code to affect ad compensation.
- 1 64. The apparatus of claim 63, further comprising code to  
2 provide provisions.







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- 1 91. The system of claim 90, further comprising means for  
2 first affecting a credit transaction.
- 1 92. The system of claim 90, further comprising means for  
2 affecting delivery verification payment.
- 1 93. The system of claim 91, further comprising means for  
2 affecting delivery verification payment.
- 1 94. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:  
3 code for affecting advertising targeting.
- 1 95. The computer readable medium of claim 94, further  
2 comprising code for first affecting a credit transaction.
- 1 96. The computer readable medium of claim 94, further  
2 comprising code for affecting delivery verification  
3 payment.
- 1 97. The computer readable medium of claim 95, further  
2 comprising code for affecting delivery verification  
3 payment.

1 98. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:

6 code to affect advertising targeting.

1 99. The computer readable medium of claim 98, further

2 comprising code to first affect a credit transaction.

1 100. The computer readable medium of claim 98, further

2 comprising code to affect delivery verification payment.

1 101. The computer readable medium of claim 99, further

2 comprising code to affect delivery verification payment.

1 102. An system, comprising:

2 a memory device; and

3 a processor disposed in communication with said  
4 memory device, said processor configured to:

5 affect advertising targeting.

1 103. The system of claim 102, further comprising the processor  
2 configured to first affect a credit transaction.

1 104. The system of claim 102, further comprising the processor  
2 configured to affect delivery verification payment.

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1 105. The system of claim 103, further comprising the processor  
2 configured to affect delivery verification payment.

1 106. A method, comprising:  
2 affecting provision of ads;  
3 storing ads in a database.

1 107. The method of claim 106, further comprising affecting ad  
2 compensation.

1 108. A system, comprising:  
2 means for affecting provision of ads;  
3 means for storing ads in a database.

1 109. The method of claim 108, further comprising means for  
2 affecting ad compensation.

1 110. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:  
3 code for affecting provision of ads;  
4 code for storing ads in a database.

1 111. The computer readable medium of claim 110, further  
2 comprising code for affecting ad compensation.





117. The method of claim 116, further comprising affecting ad compensation.

118. A system, comprising:

means for affecting provision of accesser  
availability information;  
means for storing accesser availability information  
in a database.

119. The system of claim 118, further comprising means for affecting ad compensation.

120. Computer executable software code stored on a computer readable medium, the code, comprising:

```

        code for affecting provision of accesser
availability information;

        code for storing accesser availability information
in a database.

```

121. The computer readable medium of claim 120, further comprising code for affecting ad compensation.



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1 126. A method, comprising:

2 affecting provision of anonID information.

1 127. The method of claim 126, wherein an accesser is affecting

2 provision of anonID information.

1 128. The method of claim 126, wherein an information holding

2 source is affecting provision of anonID information.

1 129. A system, comprising:

2 means for affecting provision of anonID information.

1 130. The method of claim 129, wherein the means for affecting

2 provision of anonID information is affected by an

3 accesser.

1 131. The method of claim 129, wherein the means for affecting

2 provision of anonID information is affected by an

3 information holding source.

1 132. Computer executable software code stored on a computer

2 readable medium, the code, comprising:

3 code for affecting provision of anonID information.

1 133. The computer readable medium of claim 132, wherein the

2 code for affecting provision of anonID information is

3 affected by an accesser.





1 147. The system of claim 145, further comprising means for  
2 storing the limited accesser information.

1 148. The system of claim 146, further comprising means for  
2 storing the limited accesser information.

1 149. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting limitation of accesser  
4 identifying information.

5 150. The computer readable medium of claim 149, wherein  
6 accesser identifying information is limited by employing  
7 cryptographic techniques.

1 151. The computer readable medium of claim 149, further  
2 comprising code for storing the limited accesser  
3 information.

1 152. The computer readable medium of claim 150, further  
2 comprising code for storing the limited accesser  
3 information.

1 153. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:

6 code to affect the limitation of accesser  
7 identifying information.

8 154. The apparatus of claim 153, wherein accesser identifying  
9 information is limited by employing cryptographic  
10 techniques.

1 155. The apparatus of claim 153, further comprising code to  
2 store the limited accesser information.

1 156. The apparatus of claim 154, further comprising code to  
2 store the limited accesser information.

1 157. A system, comprising:

2 a memory device; and

3 a processor disposed in communication with said  
4 memory device, said processor configured to:

5 affect the limitation of accesser identifying  
6 information.

7 158. The system of claim 157, wherein accesser identifying  
8 information is limited by employing cryptographic means.





1 166. The system of claim 161, further comprising means for  
2 affecting provision of accesser credit rating.

1 167. The system of claim 161, further comprising means for  
2 affecting provision of accesser determined information.

1 168. The system of claim 161, wherein means for affecting  
2 provision of accesser credit rating is automatically  
3 affected.

1 169. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting provision of accesser  
4 information;

5 code for affecting obtaining accesser information;

6 code for affecting provision of accesser credit  
7 rating; and

8 code for affecting accesser credit rating.

1 170. The computer readable medium of claim 169, further  
2 comprising code for affecting provision of accesser  
3 credit rating.

1 171. The computer readable medium of claim 169, further  
2 comprising code for affecting provision of accesser  
3 determined information.

1 172. The computer readable medium of claim 169, wherein code  
2 for affecting provision of accesser credit rating is  
3 automatically affected.

1 173. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:

6 code to affect provision of accesser  
7 information;

8 code to affect obtaining accesser information;

9 code to affect provision of accesser credit  
10 rating; and

11 code to affect accesser credit rating.

1 174. The apparatus of claim 173, further comprising code to  
2 affect the provision of accesser credit rating.

1 175. The apparatus of claim 173, further comprising code to  
2 affect the provision of accesser determined information.

1 176. The apparatus of claim 173, wherein code to affect  
2 provision of accesser credit rating is automatically  
3 affected.



1 182. The method of claim 181, wherein the step of affecting  
2 provision of accesser determined information, replaces  
3 the step of affecting provision of accesser credit  
4 rating.

1 183. The method of claim 181, wherein the step of affecting  
2 provision of accesser confirmation, replaces the step of  
3 affecting provision of accesser credit issuance.

1 184. The method of claim 181, wherein the step of affecting  
2 provision of accesser approval, replaces the step of  
3 affecting provision of accesser credit issuance.

1 185. A system, comprising:

2 means for affecting provision of credit requests;

3 means for affecting provision of accesser credit  
4 rating;

5 means for affecting provision of accesser credit  
6 issuance.

1 186. The system of claim 185, wherein the means for affecting  
2 provision of accesser credit rating, instead, is  
3 configured for affecting provision of accesser determined  
4 information.

1 187. The system of claim 185, wherein the means for affecting  
2 provision of accesser credit issuance, instead, is  
3 configured for affecting provision of accesser  
4 confirmation.

1 188. The system of claim 185, wherein the means for affecting  
2 provision of accesser credit issuance, instead, is  
3 configured for affecting provision of accesser approval.

1 189. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting provision of credit requests;  
4 code for affecting provision of accesser credit  
5 rating;  
6 code for affecting provision of accesser credit  
7 issuance.

1 190. The computer readable medium of claim 189, wherein the  
2 code for affecting provision of accesser credit rating,  
3 instead, is configured for affecting provision of  
4 accesser determined information.

1 191. The computer readable medium of claim 189, wherein the  
2 code for affecting provision of accesser credit issuance,  
3 instead, is configured for affecting provision of  
4 accesser confirmation.

1 192. The computer readable medium of claim 189, wherein the  
2 code for affecting provision of accesser credit issuance,  
3 instead, is configured for affecting provision of  
4 accesser approval.

1 193. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:

6 code to affect provision of credit requests;

7 code to affect provision of accesser credit  
8 rating; and

9 code to affect provision of accesser credit  
10 issuance.

1 194. The apparatus of claim 193, wherein the code to affect  
2 provision of accesser credit rating, instead, is  
3 configured to affect provision of accesser determined  
4 information.

1 195. The apparatus of claim 193, wherein the code to affect  
2 provision of accesser credit issuance, instead, is  
3 configured to affect provision of accesser confirmation.

1 196. The apparatus of claim 193, wherein the code to affect  
2 provision of accesser credit issuance, instead, is  
3 configured to affect provision of accesser approval.

1 197. A system, comprising:

2 a memory device; and  
3 a processor disposed in communication with said  
4 memory device, said processor configured to:  
5 affect provision of credit requests;  
6 affect provision of accesser credit rating;  
7 affect provision of accesser credit issuance.

1 198. The system of claim 197, wherein the processor configured  
2 to affect provision of accesser credit rating, instead,  
3 is configured to affect provision of accesser determined  
4 information.

1 199. The system of claim 197, wherein the processor configured  
2 to affect provision of accesser credit issuance, instead,  
3 is configured to affect provision of accesser  
4 confirmation.

1 200. The system of claim 197, wherein the processor configured  
2 to affect provision of accesser credit issuance, instead,  
3 is configured to affect provision of accesser approval.





1 208. The computer readable medium of claim 207, further  
2 comprising code for employing the accesser credit rating  
3 to affect provider offerings.

1 209. The computer readable medium of claim 207, further  
2 comprising code for employing the accesser credit rating  
3 to affect provider solicitations for offerings.

1 210. An apparatus, comprising:

2           a memory having at least one region for storing  
3   executable program code; and

4           a processor for executing the program code stored in  
5           the memory, wherein the program code, further comprising:  
6                   code to affect provision of accesser credit  
7           rating.

1 211. The apparatus of claim 210, further comprising code to  
2 employ the accesser credit rating to affect provider  
3 offerings.

1 212. The apparatus of claim 210, further comprising code to  
2 employ the accesser credit rating to affect provider  
3 solicitations for offerings.



1 220. The system of claim 216, further comprising means for  
2 employing the accesser anonID information to affect  
3 provider offerings.

1 221. The system of claim 216, further comprising means for  
2 employing the accesser anonID information affect provider  
3 solicitations for offerings.

1 222. Computer executable software code stored on a computer  
2 readable medium, the code, comprising:

3 code for affecting provision of accesser anonID  
4 information.

1 223. The computer readable medium of claim 222, further  
2 comprising code for employing the accesser anonID  
3 information to affect provider offerings.

1 224. The computer readable medium of claim 222, further  
2 comprising code for employing the accesser anonID  
3 information affect provider solicitations for offerings.

1 225. An apparatus, comprising:

2 a memory having at least one region for storing  
3 executable program code; and

4 a processor for executing the program code stored in  
5 the memory, wherein the program code, further comprising:  
6 code to affect provision of accesser anonID  
7 information.

1 226. The apparatus of claim 225, further comprising code to  
2 employ the accesser anonID information to affect provider  
3 offerings.

1 227. The apparatus of claim 225, further comprising code to  
2 employ the accesser anonID information affect provider  
3 solicitations for offerings.

1 228. A system, comprising:

2 a memory device; and  
3 a processor disposed in communication with said  
4 memory device, said processor configured to:  
5 affect provision of accesser anonID  
6 information.

1 229. The system of claim 228, further comprising the processor  
2 configured to employ the accesser anonID information to  
3 affect provider offerings.

1 230. The system of claim 228, further comprising the processor  
2 configured to employ the accesser anonID information  
3 affect provider solicitations for offerings  
4

5 231. A method, comprising

6 providing an identification key;  
7 obtaining an identification code from the  
8 identification key;  
9 encrypting the identification code;  
10 providing encryption results to a payments system  
11 server.

1 232. The method of claim 231, further comprising employing the  
2 provided encryption results to non-repudiate a  
3 transaction.

1 233. A method, comprising

2 inspecting an ID;  
3 obtaining a 3<sup>rd</sup> party ID code from the ID;  
4 identifying an ID type from the ID;  
5 verifying the fidelity of the ID  
6 encrypting the 3<sup>rd</sup> party ID code into a non  
7 repudiation ID;  
8 verifying the non repudiation ID is valid.

1 234. The method of claim 233, wherein the ID type is  
2 identified manually.

1 235. The method of claim 233, wherein the ID type is  
2 identified automatically.

1 236. The method of claim 233, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and biometrics.

1 237. The method of claim 233, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and a PIN.

1 238. The method of claim 233, wherein the encrypted 3<sup>rd</sup> party  
2 ID code is hashed into a non repudiation ID.

1 239. A system, comprising  
2 means for inspecting an ID;  
3 means for obtaining a 3<sup>rd</sup> party ID code from the ID;  
4 means for identifying an ID type from the ID;  
5 means for verifying the fidelity of the ID  
6 means for encrypting the 3<sup>rd</sup> party ID code into a non  
7 repudiation ID;  
8 means for verifying the non repudiation ID is valid.

1 240. The system of claim 239, wherein the ID type is  
2 identified manually.

1 241. The system of claim 233, wherein the ID type is  
2 identified automatically.

1 242. The system of claim 239, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and biometrics.

1 243. The system of claim 239, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and a PIN.

1 244. The system of claim 239, wherein the encrypted 3<sup>rd</sup> party  
2 ID code is hashed into a non repudiation ID.

1 245. A computer program stored on a computer readable medium,  
2 the program, comprising

```
3      a module to inspect an ID;
```

4           a module to obtain a 3<sup>rd</sup> party ID code from the ID;

```
5      a module to identify an ID type from the ID;
```

6 a module to verify the fidelity of the ID

7           a module to encrypt the 3<sup>rd</sup> party ID code into a non  
8       repudiation ID;

9           a module to verify the non repudiation ID is valid.

1 246. The medium of claim 245, wherein the ID type is  
2 identified manually.

1 247. The medium of claim 245, wherein the ID type is  
2 identified automatically.

1 248. The medium of claim 245, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and biometrics.

1 249. The medium of claim 245, wherein the non repudiation ID  
2 is a composite of the 3<sup>rd</sup> party ID code and a PIN.

1 250. The medium of claim 245, wherein the encrypted 3<sup>rd</sup> party  
2 ID code is hashed into a non repudiation ID.

1 251. An apparatus, comprising

2 a processor;

3 storage, communicatively connected to the processor; and

4 a program, stored in the storage, comprising:

5 a module to inspect an ID;

6 a module to obtain a 3<sup>rd</sup> party ID code from the ID;

7 a module to identify an ID type from the ID;

8 a module to verify the fidelity of the ID

9 a module to encrypt the 3<sup>rd</sup> party ID code into a non  
10 repudiation ID;

11 a module to verify the non repudiation ID is valid.

1 252. The apparatus of claim 251, wherein the ID type is  
2 identified manually.

1 253. The apparatus of claim 251, wherein the ID type is  
2 identified automatically.

1 254. The apparatus of claim 251, wherein the non repudiation  
2 ID is a composite of the 3<sup>rd</sup> party ID code and biometrics.



1 255. The apparatus of claim 251, wherein the non repudiation

2 ID is a composite of the 3<sup>rd</sup> party ID code and a PIN.

1 256. The apparatus of claim 251, wherein the encrypted 3<sup>rd</sup>

2 party ID code is hashed into a non repudiation ID.

1 257. A method, comprising

2 providing a target system with a dynamic adapter

3 installer medium and affecting installer execution;

4 obtaining a desired bridge system type;

5 selecting payment system bridge software compatible  
6 with the desired bridge system;

7 selecting payment system bridge compatible with the  
8 target system from the selected payment system bridge  
9 software compatible with the desired bridge system;

10 installing selected and corresponding payment system  
11 bridge software compatible with both the target system  
12 and the desired bridge system.

1 258. The method of claim 233, wherein the target system is a

2 closed loop payment system.

1 259. The method of claim 233, wherein the target system is a

2 merchant client system.

1 260. A system, comprising  
2 means for providing a target system with a dynamic  
3 adapter installer medium and affecting installer  
4 execution;  
5 means for obtaining a desired bridge system type;  
6 means for selecting payment system bridge software  
7 compatible with the desired bridge system;  
8 means for selecting payment system bridge compatible  
9 with the target system from the selected payment system  
10 bridge software compatible with the desired bridge  
11 system;  
12 means for installing selected and corresponding  
13 payment system bridge software compatible with both the  
14 target system and the desired bridge system.  
1 261. The system of claim 260, wherein the target system is a  
2 closed loop payment system.  
1 262. The system of claim 260, wherein the target system is a  
2 merchant client system.

[illegible]

1 263. A computer program stored on a computer readable medium,  
2 the program, comprising  
3 a module to provide a target system with a dynamic  
4 adapter installer medium and affecting installer  
5 execution;  
6 a module to obtain a desired bridge system type;  
7 a module to select payment system bridge software  
8 compatible with the desired bridge system;  
9 a module to select payment system bridge compatible  
10 with the target system from the selected payment system  
11 bridge software compatible with the desired bridge  
12 system;  
13 a module to install selected and corresponding  
14 payment system bridge software compatible with both the  
15 target system and the desired bridge system.

1 264. The medium of claim 263, wherein the target system is a  
2 closed loop payment system.

1 265. The medium of claim 263, wherein the target system is a  
2 merchant client system.

1 266. An apparatus, comprising  
2 a processor;  
3 storage, communicatively connected to the processor; and  
4 a program, stored in the storage, comprising:  
5 a module to provide a target system with a dynamic  
6 adapter installer medium and affecting installer execution;  
7 a module to obtain a desired bridge system type;  
8 a module to select payment system bridge software  
9 compatible with the desired bridge system;  
10 a module to select payment system bridge compatible  
11 with the target system from the selected payment system bridge  
12 software compatible with the desired bridge system;  
13 a module to install selected and corresponding  
14 payment system bridge software compatible with both the target  
15 system and the desired bridge system.

1 267. The apparatus of claim 266, wherein the target system is  
2 a closed loop payment system.

1 268. The apparatus of claim 266, wherein the target system is  
2 a merchant client system.



Centralized Controller

Figure 1

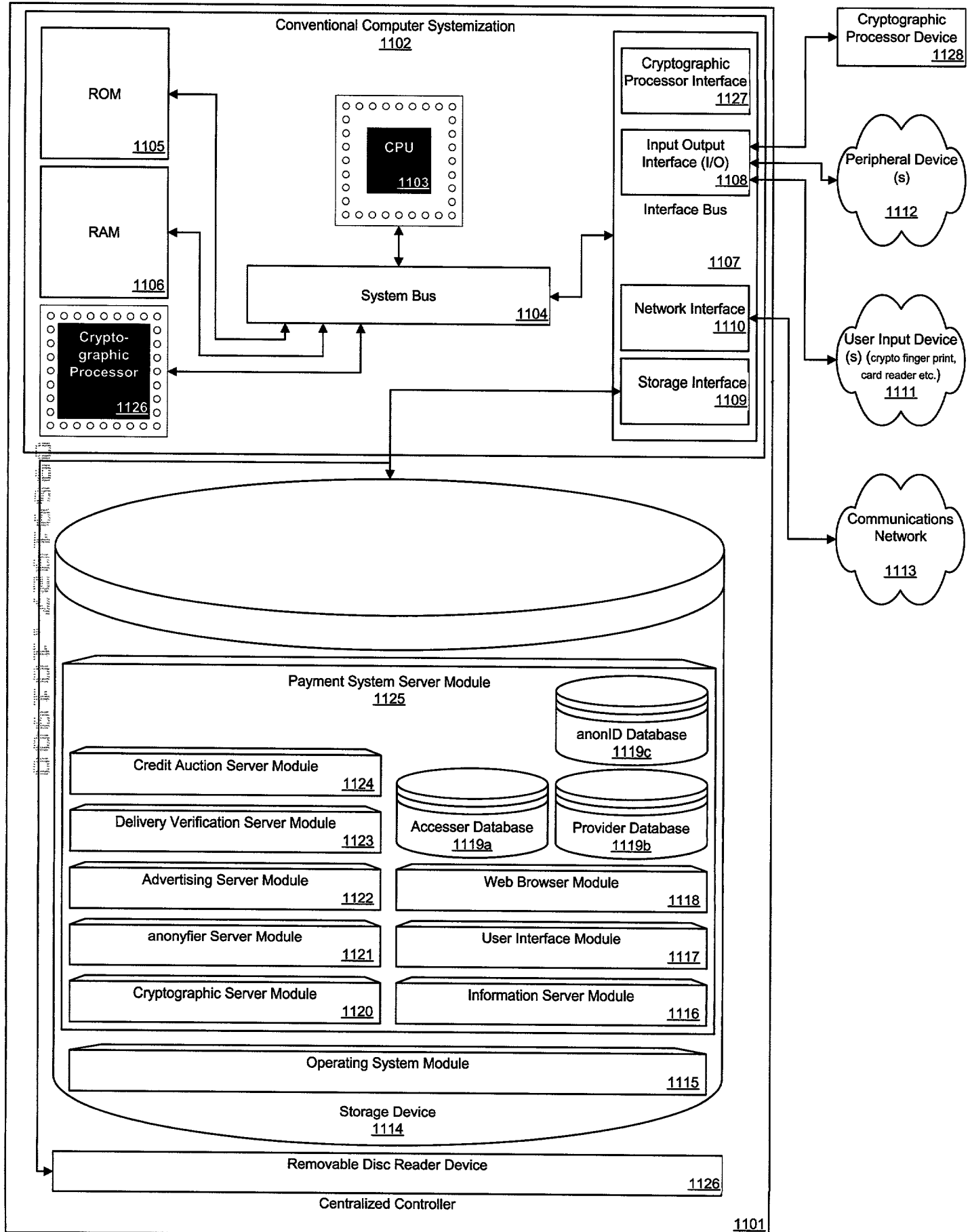


Figure 2

Distributed Payment System

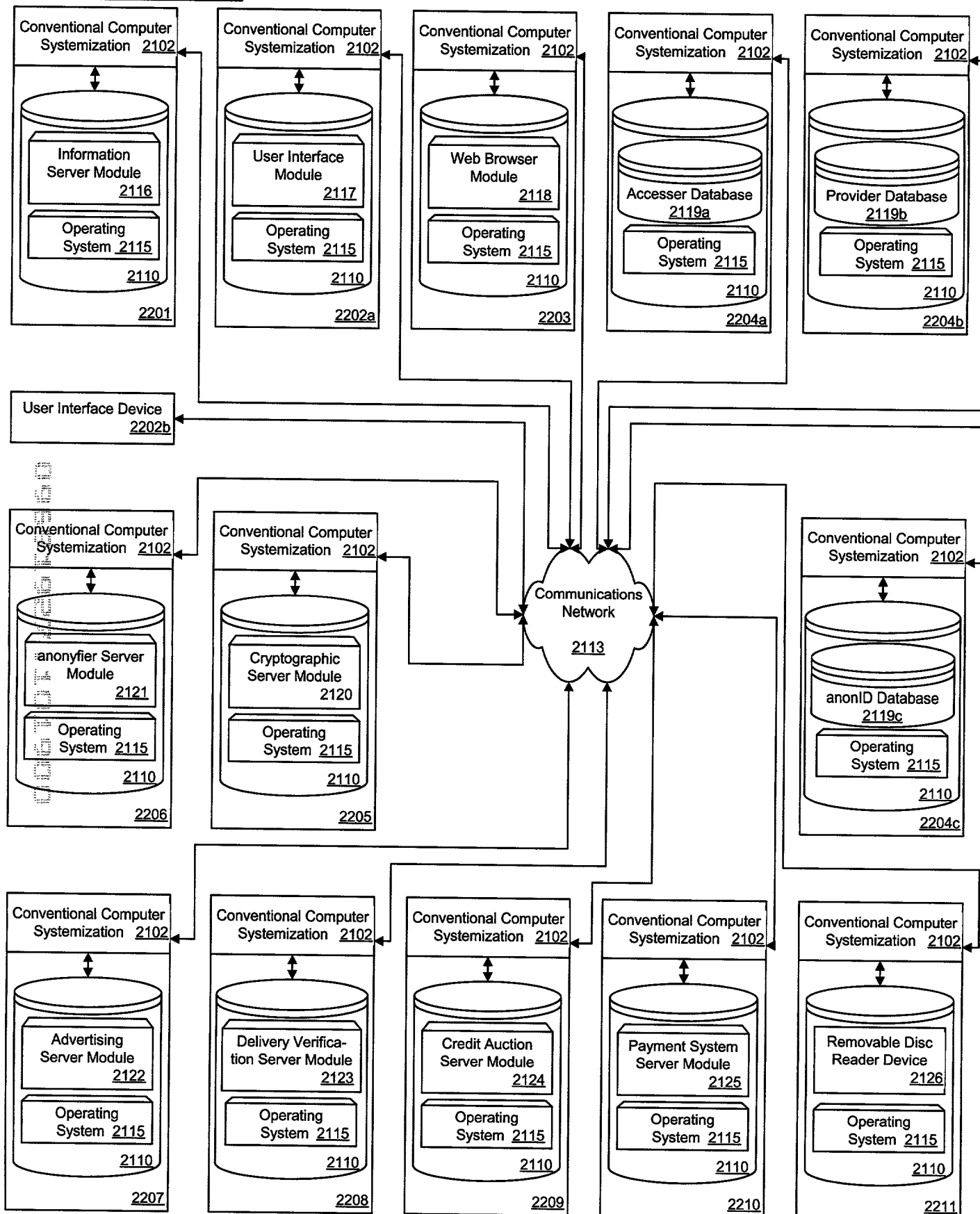




Figure 3

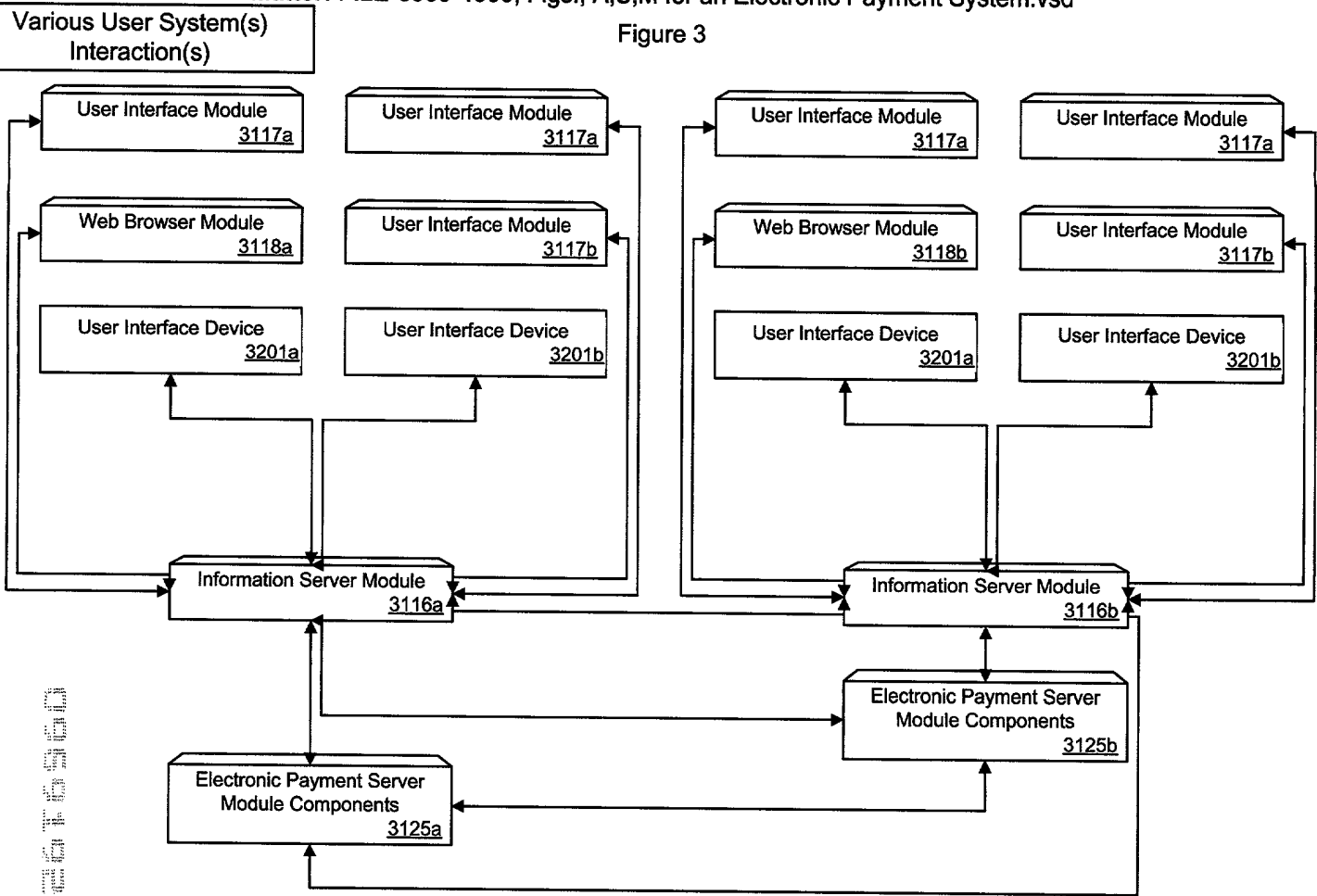
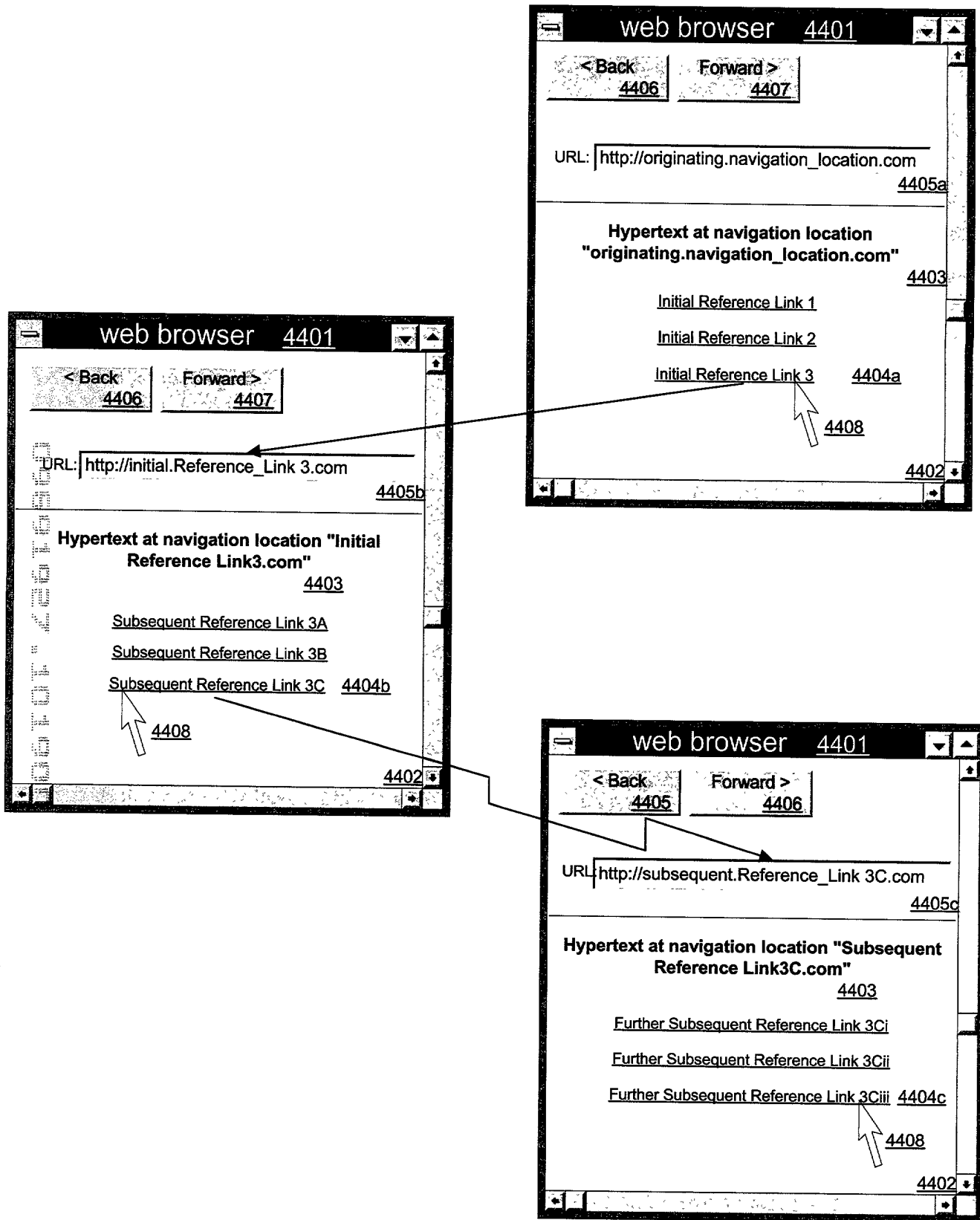


Figure 4

Web Pages, Hypertext,  
Reference and Proximal Links



Web Forms

Figure 5

**web browser 5401**

< Back 5406 Forward > 5407

URL: http://a.navigation\_location.com/Order/SelectGoods#priceSegment 5404b

Quantity: 1000 5503

Next Form > 5504a

Total: \$100.00 5505

Next Form > 5504b 5408

5402b

**web browser 5401**

< Back 5406 Forward > 5407

URL: http://a.navigation\_location.com/Order/SelectGoods 5404a

Hypertext at navigation location 5403

Item: Jelly Beans 5501

Color: Red 5502

Quantity: 1000 5503

Next Form > 5504a 5408

5402a

**web browser 5401**

< Back 5406 Forward > 5407

URL: http://a.navigation\_location.com/Order/ProvideCustomerInformation 5404c

Hypertext at navigation location 5403

Accesser Name: Jane Doe 5506

Accesser Address: 123 Maple Avenue 5507

Accesser City: New York City 5508

Accesser State: New York 5509

Accesser Zip Code: 10001 5510

Accesser Country: United States of America 5511

Accesser Payment Method: Credit Auction 5512

American Express 5408

Discover

MasterCard

Visa 5513

Accesser Payment Information: 1234 5678 9012 3456 12/01 5514

Submit Order > 5515 Submit anonID > 5516

5402c

Payment System Interaction(s)

Figure 6

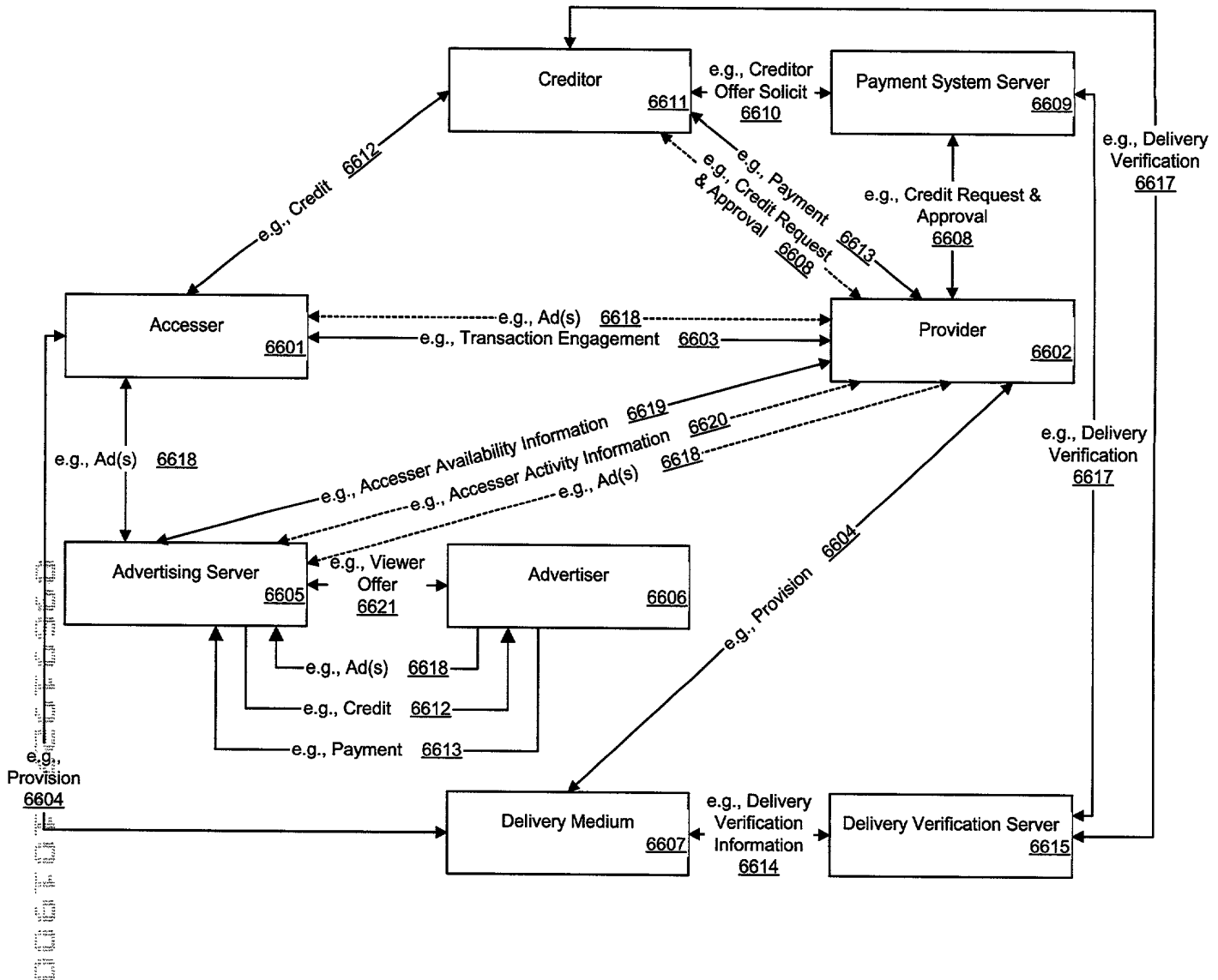
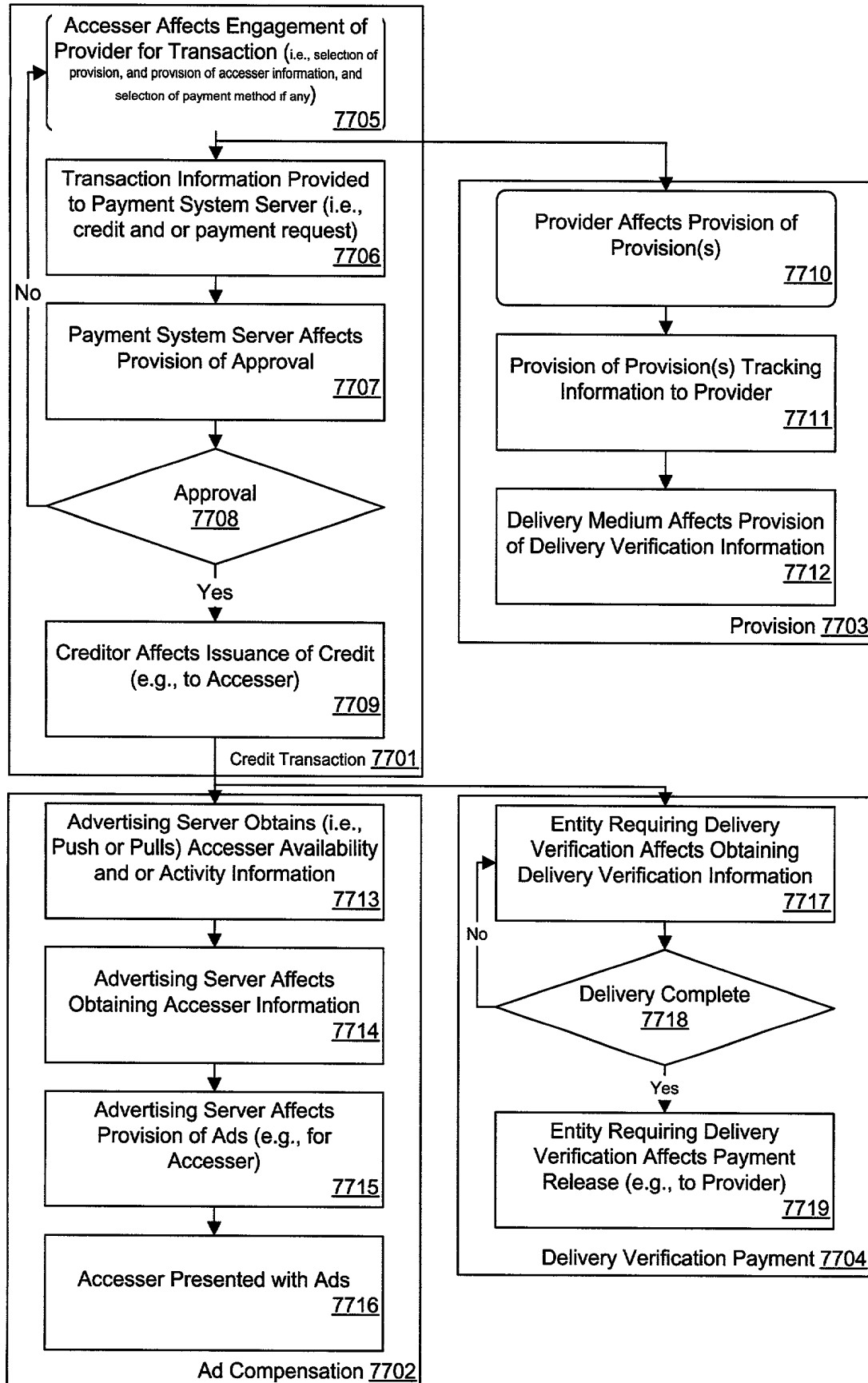
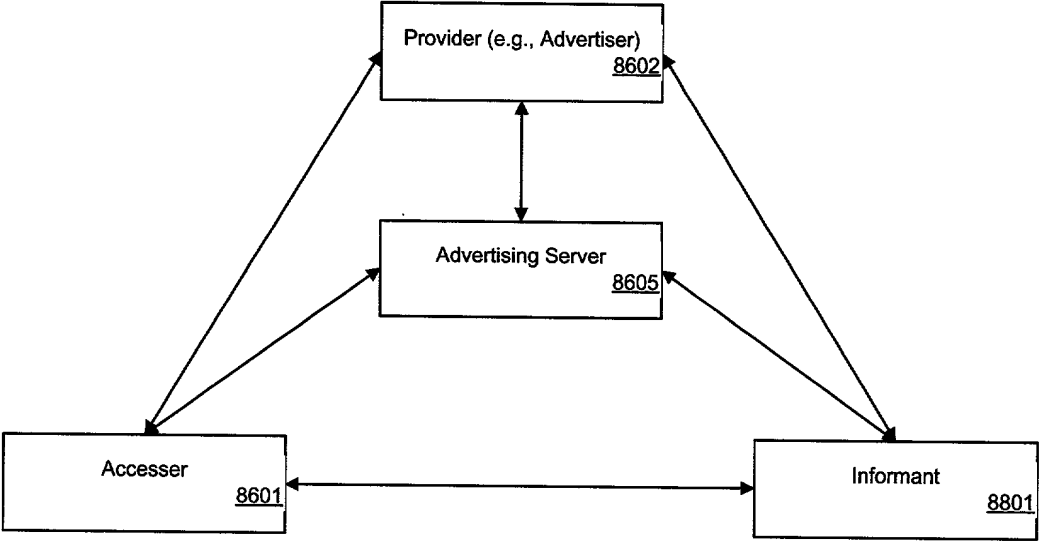


Figure 7



Advertising System  
Interaction(s)

Figure 8



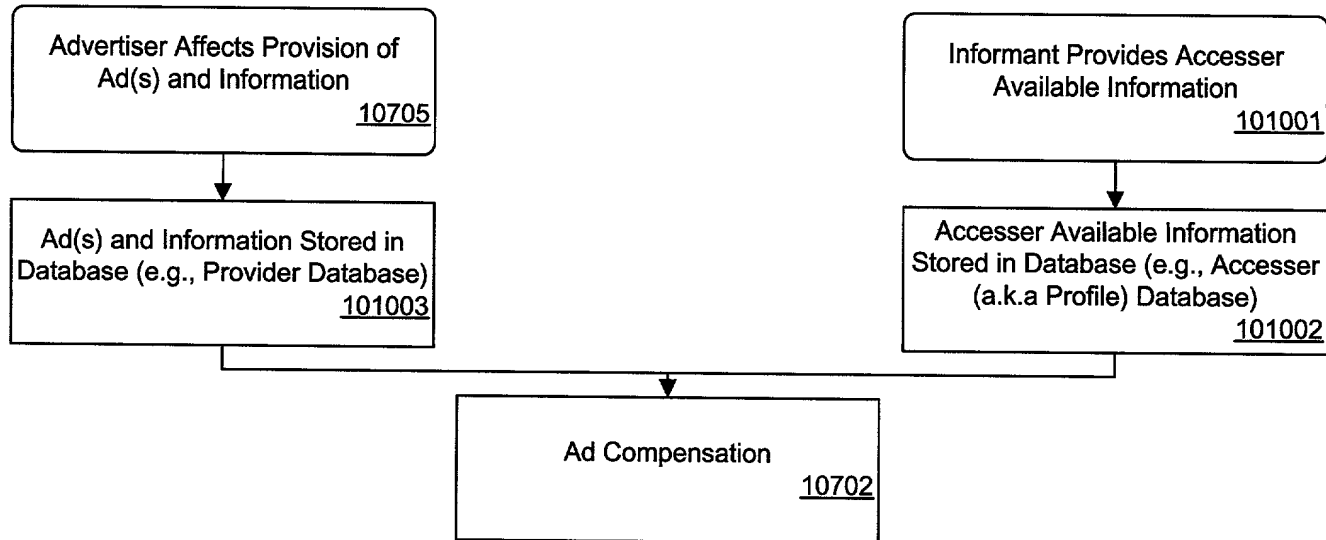
006707-2367960

```

graph TD
    A[Credit Transaction 9701] --> B[Advertiser(s) (i.e., those available in database) Provided Target (i.e., Target Based on Accesser Availability Information and Accesser Information) 9901]
    B --> C[Ad(s) Provided Based on Target and or Provider (e.g., highest $ ads, non-competing products, most relevant, other heuristics, or etc.) 9703]
    C --> D[Advertiser(s) Charged 9709]
    D --> E[Delivery Verification Payment 9704]

```

Figure 10





anonyfier Interaction(s)

Figure 11

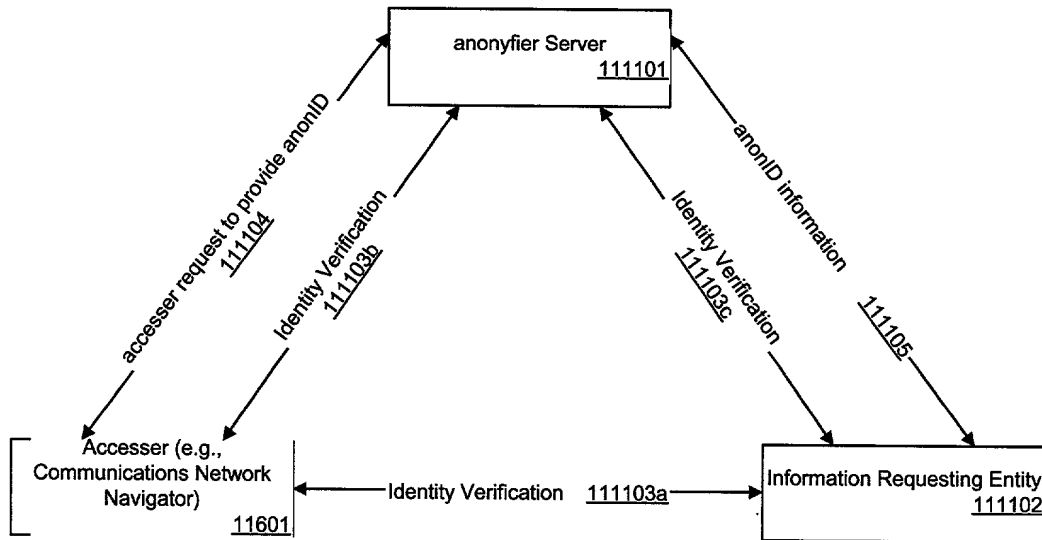
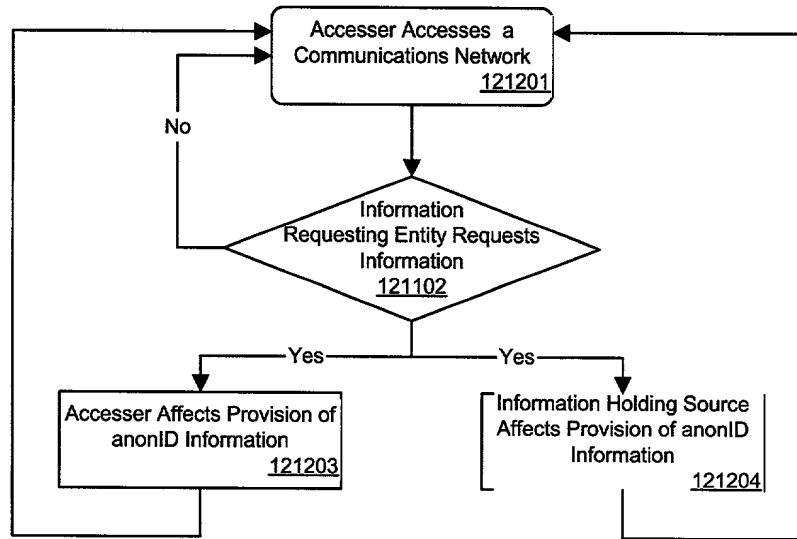
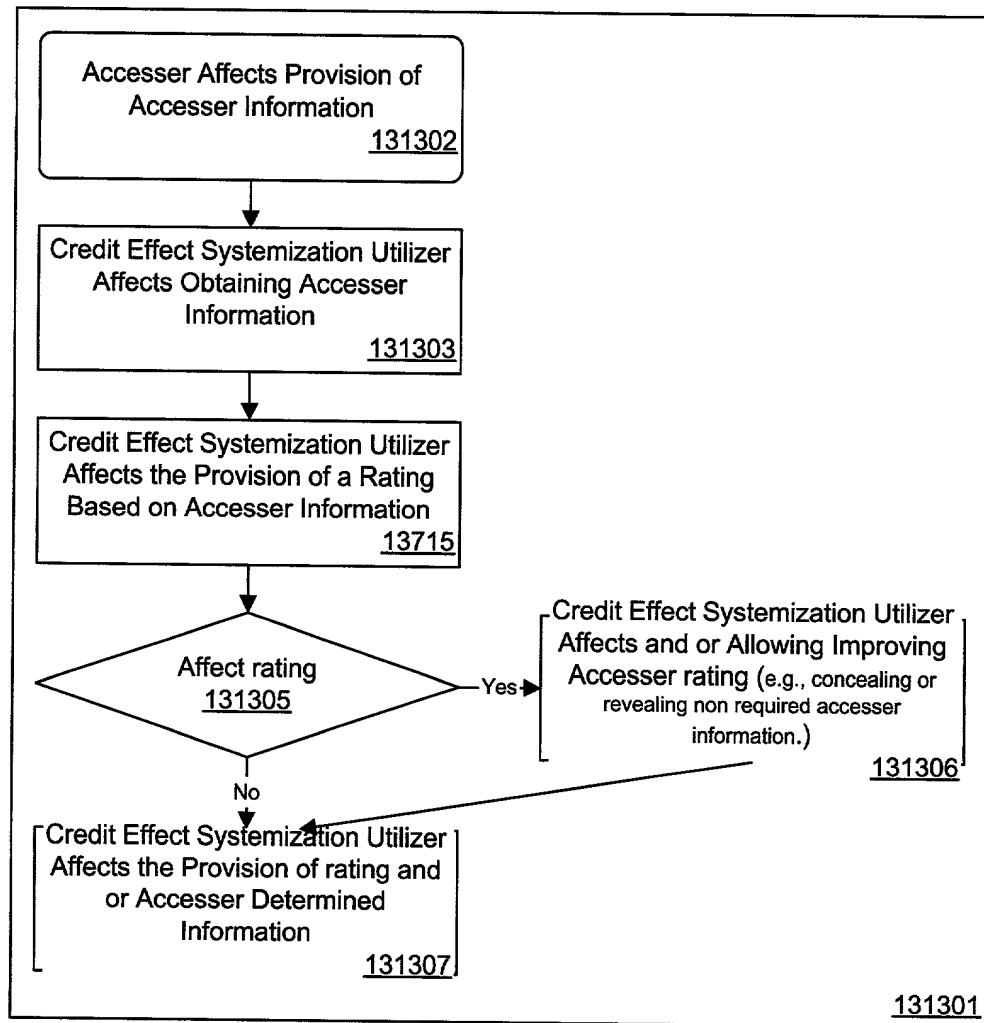


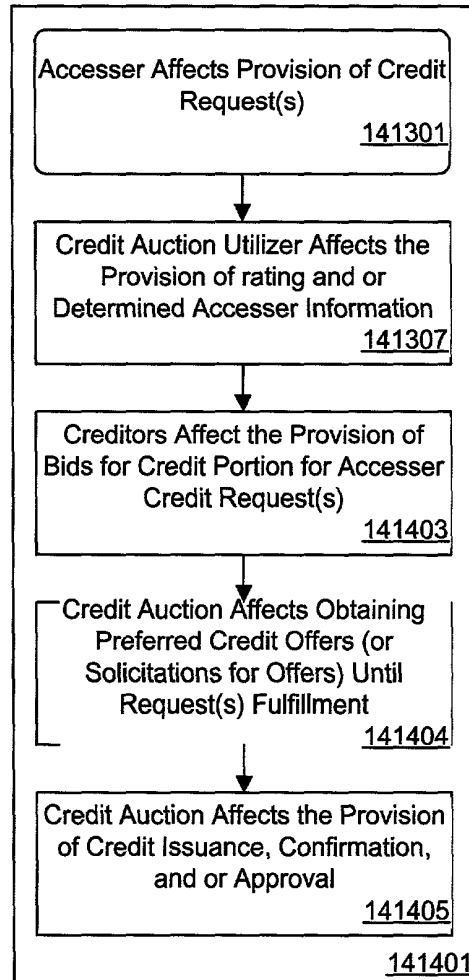
Figure 12

[illegible]



Credit Auction

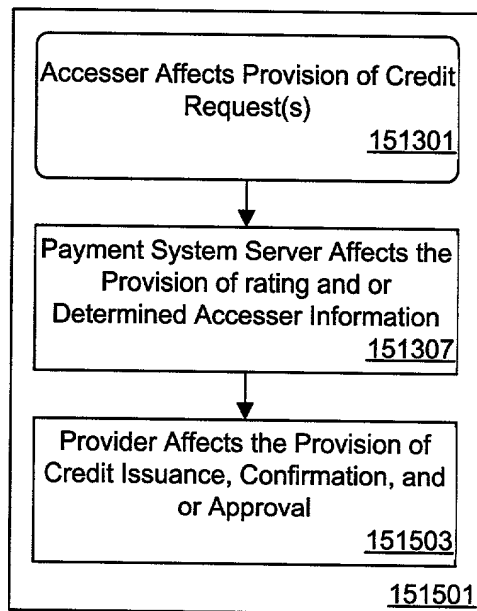
Figure 14



FILE-3939-4000

Credit Provision (Instant Provider  
Credit Card-e.g., Macy's)

Figure 15



```

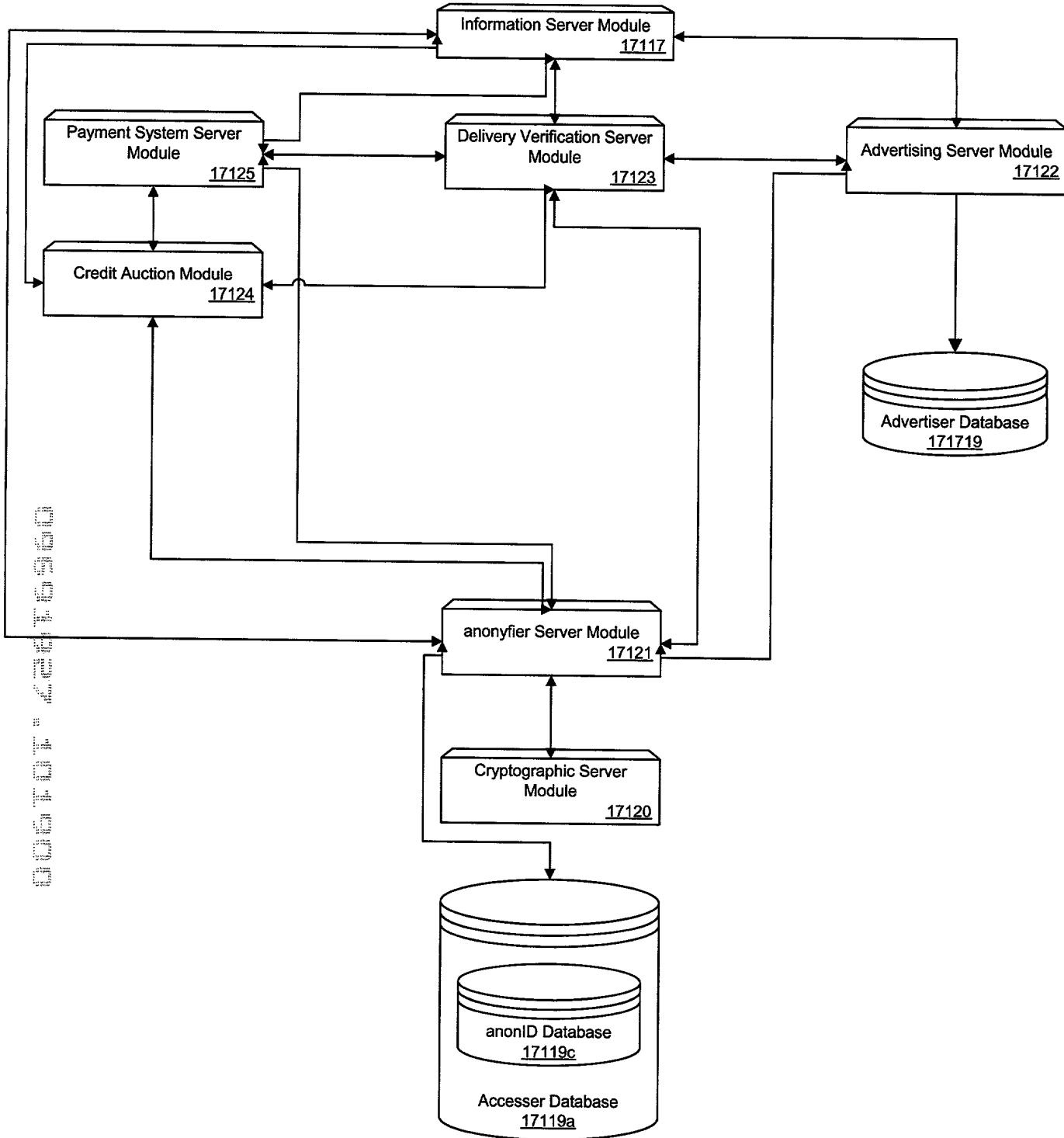
graph TD
    161601[161601  
Provision of Accesser anonID  
Information and or Rating is  
Affected] --> 161602[161602  
Provider Employs Accesser  
Information and or rating to Affect  
Offerings and or Solicitations for  
Offerings]

```

[illegible]

Figure 17

Various Server System(s)  
Interaction(s)



web browser

< Back
Forward >

URL: http://a.anonymizerServer.com/Accesser/TransactionAccessSettings

anonID disclosure for jelly bean transaction

	<u>181801</u>	<u>181802</u>	<u>181803</u>
	Keep Information Anonymous	Current Rating	Suggestions to Improve Transaction Rating
Accesser Name: <span style="border: 1px solid black; padding: 2px;">Jane Doe</span> <span style="border: 1px solid black; padding: 2px;">18506</span>	<input checked="" type="checkbox"/>	5	Keep Anonymous
Accesser SSN: <span style="border: 1px solid black; padding: 2px;">123-45-6789</span> <span style="border: 1px solid black; padding: 2px;">181816</span>	<input checked="" type="checkbox"/>	1	Keep Anonymous
Accesser Address: <span style="border: 1px solid black; padding: 2px;">123 Maple Avenue</span> <span style="border: 1px solid black; padding: 2px;">18507</span>	<input type="checkbox"/>	0	Required for Shipping
Accesser City: <span style="border: 1px solid black; padding: 2px;">New York City</span> <span style="border: 1px solid black; padding: 2px;">18508</span>	<input type="checkbox"/>	2	Required for Shipping
Accesser State: <span style="border: 1px solid black; padding: 2px;">New York</span> <span style="border: 1px solid black; padding: 2px;">18509</span>	<input type="checkbox"/>	0	Required for Shipping
Accesser Zip Code: <span style="border: 1px solid black; padding: 2px;">10001</span> <span style="border: 1px solid black; padding: 2px;">18510</span>	<input type="checkbox"/>	0	Required for Shipping
Accesser Country: <span style="border: 1px solid black; padding: 2px;">United States of America</span> <span style="border: 1px solid black; padding: 2px;">18511</span>	<input type="checkbox"/>	0	Required for Shipping
<u>181804</u> Accesser Credit Rating: <input type="checkbox"/>			
<u>181806</u> Accesser Credit Transactions: <input checked="" type="checkbox"/>		5	Keep Anonymous
<u>181807</u> Accesser Web Site Visit Locations: <input type="checkbox"/>		0	Suggested for Tailoring
<u>181808</u> Accesser Buying Habits: <input type="checkbox"/>		0	Suggested for Tailoring
<u>181809</u> Accesser Income: <input type="checkbox"/>		-5	Improves Rating
<u>181810</u> Accesser Liabilities: <input checked="" type="checkbox"/>		5	Reduces Rating
<u>181811</u> Accesser Assets: <input type="checkbox"/>		-5	Improves Rating
<u>181812</u> Accesser Net Worth: <input checked="" type="checkbox"/>		5	Reduces Rating
<u>181813</u> Accesser Medical History: <input checked="" type="checkbox"/>		5	Keep Anonymous
<u>18408</u>			
<u>181814</u> Overall Rating for This Transaction: <input type="checkbox"/>		30	Required for Credit

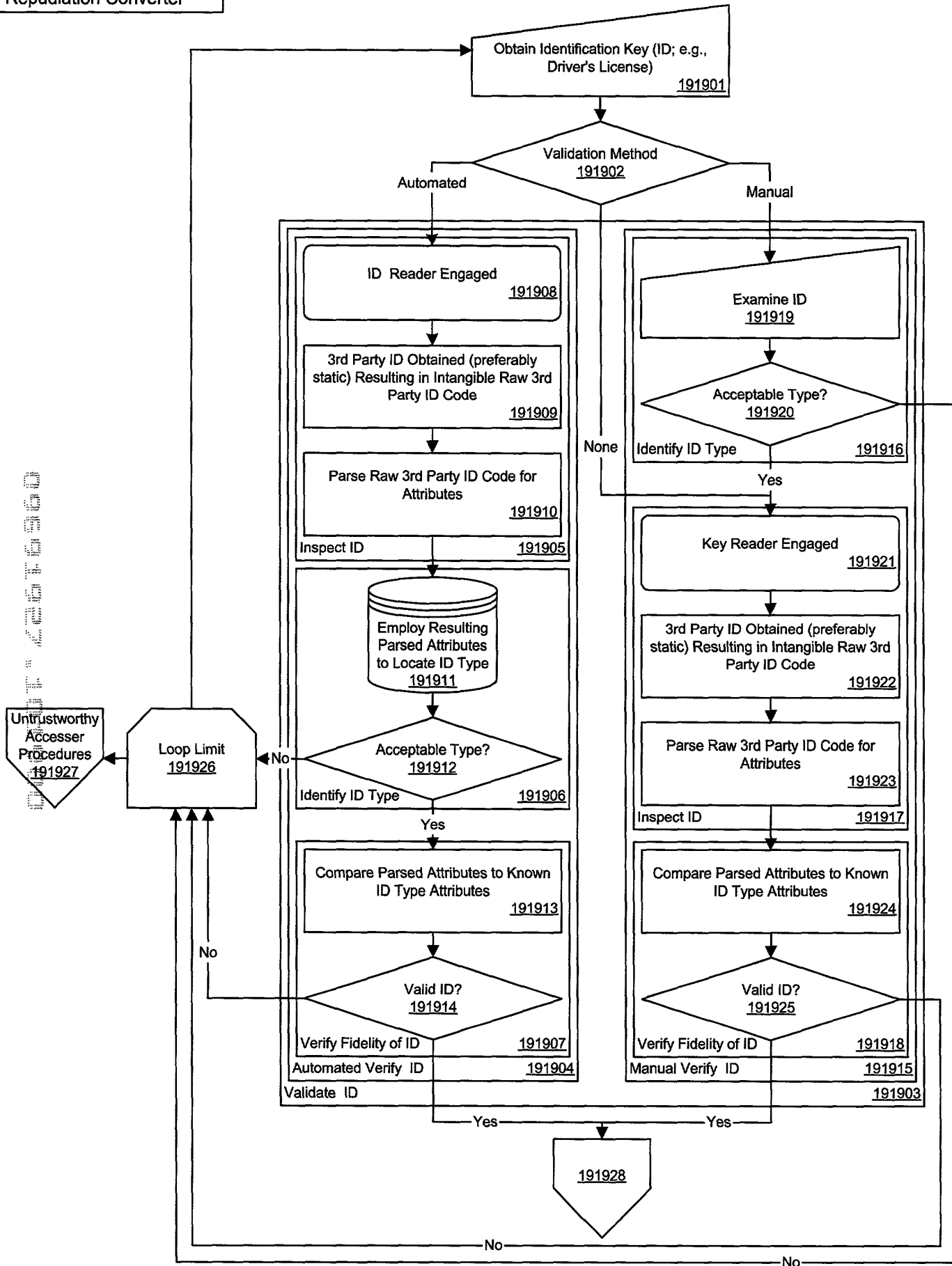
Submit anonID information >
181815

18402



Identification Key to Non-Repudiation Converter

Figure 19



Identification Key to Non-Repudiation Converter (cont.)

Figure 20

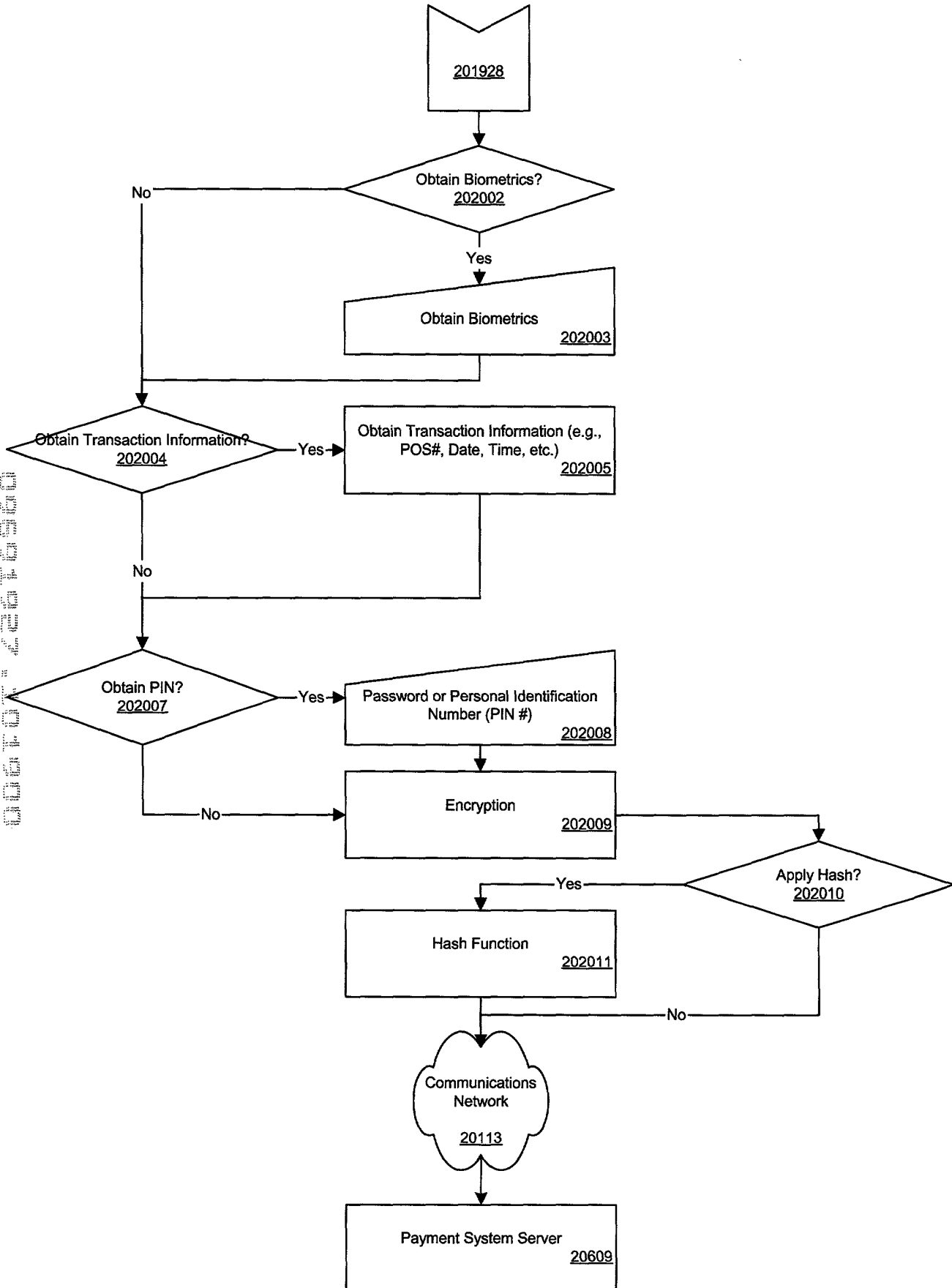
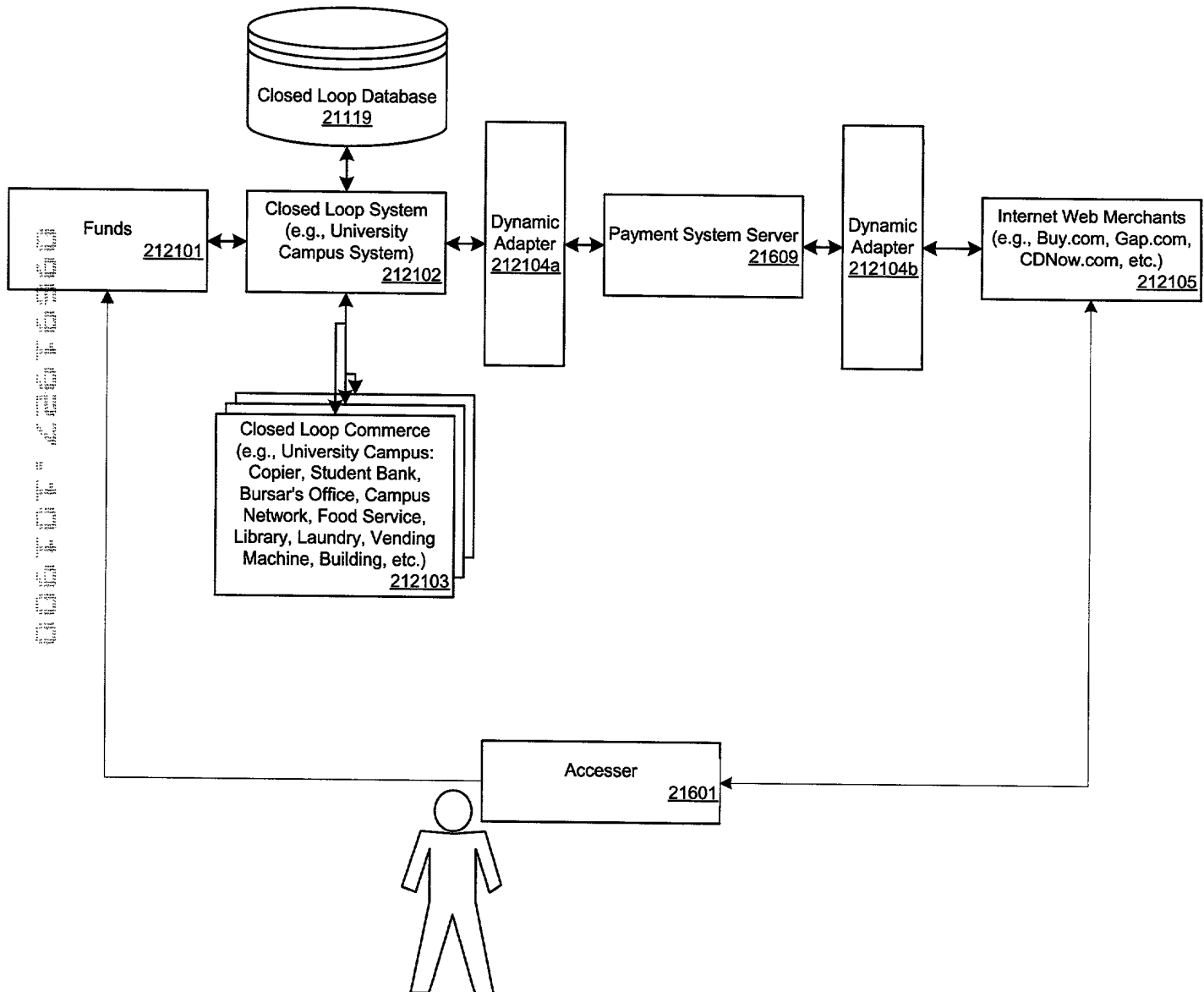
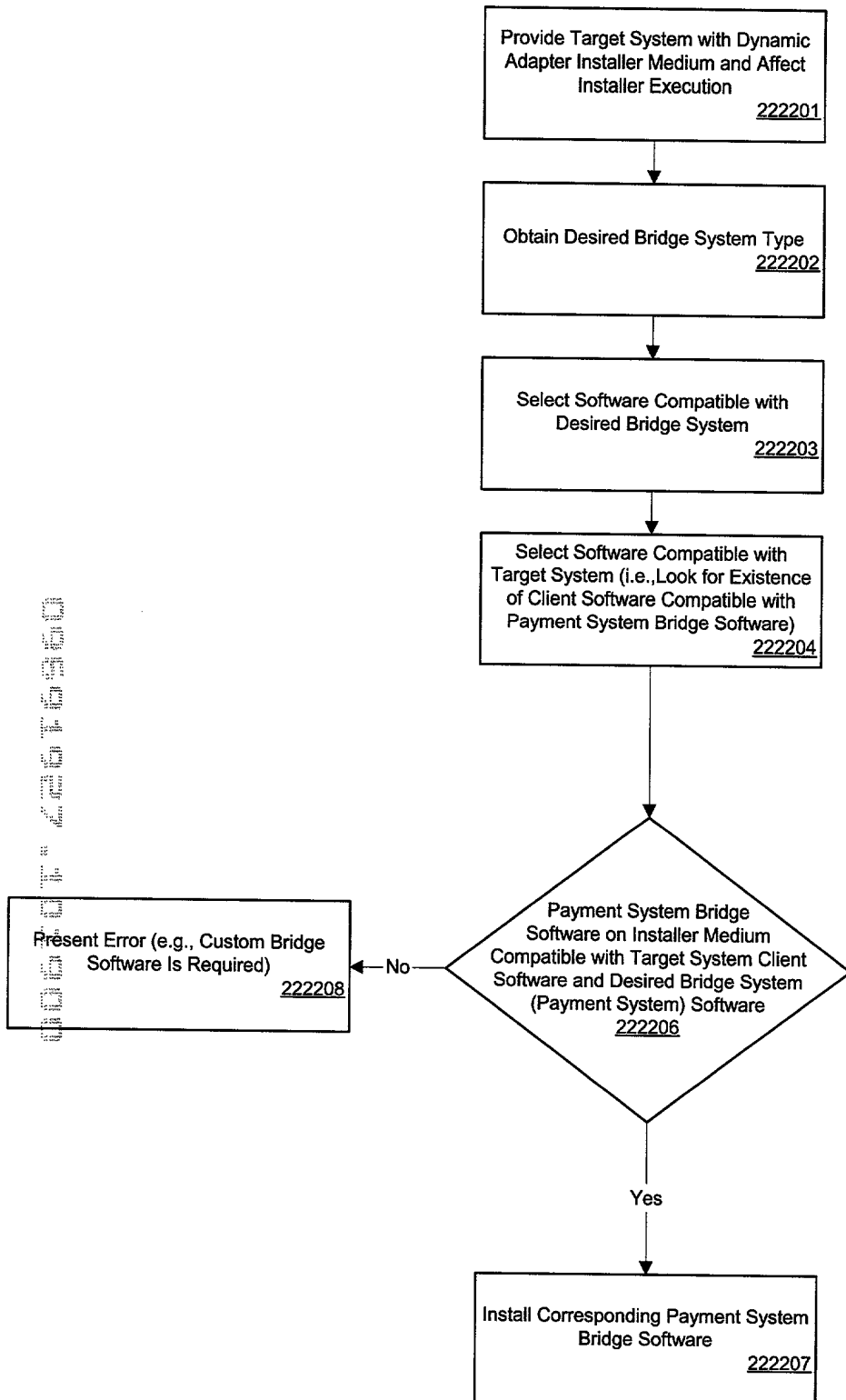


Figure 21



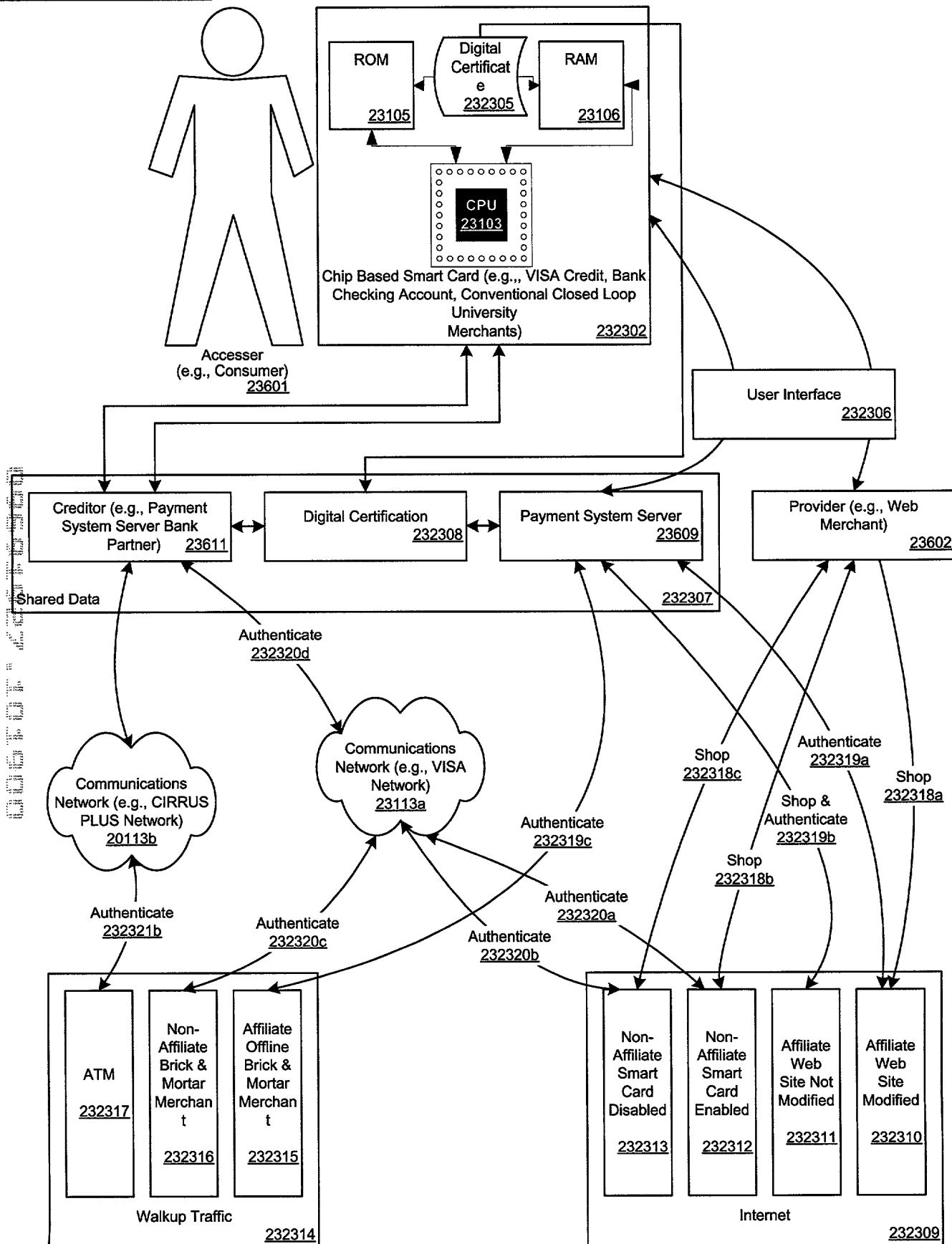
Dynamic Adapter

Figure 22



Alternative Embodiment of  
Payment System Interaction(s)

Figure 23



**COMBINED DECLARATION AND POWER OF ATTORNEY FOR  
ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL  
DIVISIONAL, CONTINUATION OR CONTINUATION-IN-PART APPLICATION**

As a below name inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

APPARATUS, SYSTEM, AND METHOD FOR AN ELECTRONIC PAYMENT SYSTEM  
the specification of which

a. ☒ is attached hereto

b. ☐ was filed on \_\_\_\_\_ as application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

**PCT FILED APPLICATION ENTERING NATIONAL STAGE**

c. ☐ was described and claimed in International Application No. \_\_\_\_\_ filed on \_\_\_\_\_ and as amended on \_\_\_\_\_ (if any).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby specify the following as the correspondence address to which all communications about this application are to be directed:

SEND CORRESPONDENCE TO: Mark J. Schildkraut  
MORGAN & FINNEGAN, L.L.P  
345 Park Avenue  
New York, N.Y. 10154

DIRECT TELEPHONE CALLS TO: John Kheit  
(212) 758-4800 (212) 415-8597

☐ I hereby claim foreign priority benefits under Title 35, United States Code § 119(a)-(d) or under § 365(b) of any foreign application(s) for patent or inventor's certificate or under § 365(a) of any PCT international application(s) designating at least one country other than the U.S. listed below and also have identified below such foreign application(s) for patent or inventor's certificate or such PCT international application(s) filed by me on the same subject matter having a filing date within twelve (12) months before that of the application on which priority is claimed:

☐ The attached 35 U.S.C. § 119 claim for priority for the application(s) listed below forms a part of this declaration.

Express Mail No.: EJ604719690US

<u>Country/PCT</u>	<u>Application Number</u>	<u>Date of filing (day, month, yr)</u>	<u>Date of Issue (day, month, yr)</u>	<u>Priority Claimed</u>
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO

☐ I hereby claim the benefit under 35 U.S.C. § 119(e) of any U.S. provisional application(s) listed below.

Provisional Application No.

Date of Filing (day, month, yr)

ADDITIONAL STATEMENTS FOR DIVISIONAL, CONTINUATION OR CONTINUATION-IN-PART  
OR PCT INTERNATIONAL APPLICATION(S) (DESIGNATING THE U.S.)

I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s) or under § 365(c) of any PCT international application(s) designating the U.S. listed below.

<u>US/PCT Application Serial No.</u>	<u>Filing Date</u>	<u>Status (patented, pending, abandoned)/ U.S. application no. assigned (For PCT)</u>

☐ In this continuation-in-part application, insofar as the subject matter of any of the claims of this application is not disclosed in the above listed prior United States or PCT international application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application.

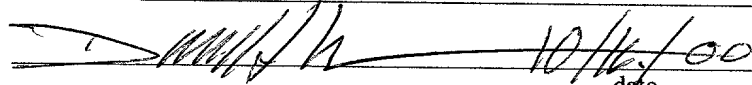
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or Imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I hereby appoint the following attorneys and/or agents with full power of substitution and revocation, to prosecute this application, to receive the patent, and to transact all business in the Patent and Trademark Office connected therewith: John A. Diaz (Reg. No. 19,550), John C. Vassil (Reg. No. 19,098), Alfred P. Ewert (Reg. No. 19,887),

David H. Pfeffer (Reg. No. 19,825), Harry C. Marcus (Reg. No. 22,390), Robert E. Paulson (Reg. No. 21,046), Stephen R. Smith (Reg. No. 22,615), Kurt E. Richter (Reg. No. 24,052), J. Robert Dailey (Reg. No. 27,434), Eugene Moroz (Reg. No. 25,237), John F. Sweeney (Reg. No. 27,471), Arnold I. Rady (Reg. No. 26,601), Christopher A. Hughes (Reg. No. 26,914), William S. Feiler (Reg. No. 26,728), Joseph A. Calvaruso (Reg. No. 28,287), James W. Gould (Reg. No. 28,859), Richard C. Komson (Reg. No. 27,913), Israel Blum (Reg. No. 26,710), Bartholomew Verdirame (Reg. No. 28,483), Maria C.H. Lin (reg. No. 29,323), Joseph A. DeGirolamo (Reg. No. 28,595), Michael P. Dougherty (Reg. No. 32,730), Seth J. Atlas (Reg. No. 32,454), Andrew M. Riddles (Reg. No. 31,657), Bruce D. DeRenzi (Reg. No. 33,676), Michael M. Murray (Reg. No. 32,537), Mark J. Abate (Reg. No. 32,527), Alfred L. Haffner, Jr. (Reg. No. 18,919), Harold Haidt (Reg. No. 17,509), John T. Gallagher (Reg. No. 35,516), Steven F. Meyer (Reg. No. 35,613), Kenneth H. Sonnenfeld (Reg. No. 33,285), Tony V. Pezzano (Reg. No. 38,271), Andrea L. Wayda (Reg. No. 43,979) and Walter G. Hanchuk Reg. No. (35,179) of Morgan & Finnegan, L.L.P. whose address is: 345 Park Avenue, New York, New York, 10154; and Michael S. Marcus (Reg. No. 31,727) and John E. Hoel (Reg. No. 26,279) of Morgan & Finnegan, L.L.P., whose address is 1775 Eye Street, Suite 400, Washington, D.C. 20006.

[ ] I hereby authorize the U.S. attorneys and/or agents named hereinabove to accept and follow instructions from \_\_\_\_\_ as to any action to be taken in the U.S. Patent and Trademark Office regarding this application without direct communication between the U.S. attorneys and/or agents and me. In the event of a change in the person(s) from whom instructions may be taken I will so notify the U.S. attorneys and/or agents hereinabove.

Full name of sole or first inventor David H. Walker

Inventor's signature\* 

date

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Inventor's signature\* \_\_\_\_\_

date

Residence \_\_\_\_\_

Citizenship \_\_\_\_\_

Post Office Address \_\_\_\_\_

Full name of third joint inventor, if any \_\_\_\_\_

Inventor's signature\* \_\_\_\_\_

date

Residence \_\_\_\_\_



Citizenship \_\_\_\_\_

Post Office Address \_\_\_\_\_

[ ] ATTACHED IS/ARE ADDED PAGE(S) TO COMBINED DECLARATION AND POWER OF ATTORNEY FORM FOR SIGNATURE BY FOURTH AND SUBSEQUENT INVENTORS

\* Before signing this declaration, each person signing must:

1. Review the declaration and verify the correctness of all information therein; and
2. Review the specification and the claims, including any amendments made to the claims.

After the declaration is signed, the specification and claims are not to be altered.

To the inventor(s):

The following are cited in or pertinent to the declaration attached to the accompanying application:

Title 37, Code of Federal Regulation, § 1.56

Duty to disclose information material to patentability.

(a) A patent by its very nature is affect with a public interest. The public interest is best served, and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is canceled or withdrawn from consideration, or the application becomes abandoned. Information material to the patentability of a claim that is canceled or withdrawn from consideration need not be submitted if the information is not material to the patentability of any claim remaining under consideration in the application. There is no duty to submit information which is not material to the patentability of any existing claim. The duty to disclose all information known to be material to patentability is deemed to be satisfied if all information known to be material to patentability of any claim issued in patent was cited by the Office or submitted to the Office in the manner prescribed by §§1.97(b)-(d) and 1.98. However, no patent will be granted on an application in connection with which fraud on the Office was practiced or attempted or the duty of disclosure was violated through bad faith or intentional misconduct. The Office encourages applicants to carefully examine:

- (1) prior art cited in search reports of a foreign patent office in a counterpart application, and
- (2) the closest information over which individuals associated with the filing or prosecution of a patent application believe any pending claim patentably defines, to make sure that any material information contained therein is disclosed to the Office.

Title 35, U.S. Code § 101

Inventions patentable

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Title 35 U.S. Code § 102

Conditions for patentability; novelty and loss of right to patent

A person shall be entitled to a patent unless –

- (a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for patent,
- (b) the invention was patented or described in a printed publication in this or foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States, or
- (c) he has abandoned the invention, or
- (d) the invention was first patented or caused to be patented, or was the subject of an inventor's certificate, by the applicant or his legal representatives or assigns in a foreign country prior to the date of the application for patent in this country on an application for patent or inventor's certificate filed more than twelve months before the filing of the application in the United States, or
- (e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent, or
- (f) he did not himself invent the subject matter sought to be patented, or
- (g) before the applicant's invention thereof the invention was made in this country by another had not abandoned, suppressed, or concealed it. In determining priority of invention there shall be considered not only the respective dates of conception and reduction to practice of the invention, but also the reasonable diligence of one who was first to conceive and last to reduce to practice, from a time prior to conception by the other ...

Title 35, U.S. Code § 103

Conditions for patentability; non-obvious subject matter

A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Subject matter developed by another person, which qualifies as prior art only under subsection (f) or (g) of section 102 of this title, shall not preclude patentability under this section where the subject matter and the claimed

invention were, at the time the invention was made, owned by the same person or subject to an obligation of assignment to the same person.

Title 35, U.S. Code § 112 (in part)

Specification

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise and exact terms also enable any person skilled in the art to which it pertains, or with which it is mostly nearly connected, to make and use the same, and shall set forth the best mode contemplated by the inventor of carrying out his invention.

Title 35, U.S. Code § 119

Benefit of earlier filing date in foreign country; right of priority

An application for patent for an invention filed in this country by any person who has, or whose legal representatives or assigns have, previously regularly filed an application for a patent for the same invention in a foreign country which affords similar privileges in the case of applications filed in the United States or to citizens of the United States, shall have the same effect as the same application would have if filed in this country on the date on which the application for patent for the same invention was first filed in such foreign country, if the application in this country is filed within twelve months from the earliest date on which such foreign application was filed; but no patent shall be granted on any application for patent for an invention which had been patented or described in a printed publication in any country more than one year before the date of the actual filing of the application in this country, or which had been in public use or on sale in this country more than one year prior to such filing.

Title 35, U.S. Code § 120

Benefit of earlier filing date in the United States

An application for patent for an invention disclosed in the manner provided by the first paragraph of section 112 of this title in an application previously filed in the United States, or as provided by section 363 of this title, which is filed by an inventor or inventors named in the previously filed application shall have the same effect, as to such invention, as though filed on the date of the prior application, if filed before the patenting or abandonment of or termination of proceedings on the first application or an application similarly entitled to the benefit of the filing date of the first application and if it contains or is amended to contain a specific reference to the earlier filed application.

Please read carefully before signing the Declaration attached to the accompanying Application.

If you have any questions, please contact Morgan & Finnegan, L.L.P.